

## SUMMARY

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Data scientist with around 3 years of industry experience in BFSI domain with wide range of functions including predictive modelling, credit risk modelling, text classification and executing data-driven solution to increase efficiency ;utilize my prioritization skills and analytical ability to achieve goals of the company.

## TECHNICAL SKILLS

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<b>Programming Languages</b>	R, Python, SQL
<b>Frameworks</b>	Flask, Apache Spark, Azure, AWS (Beginner), Pycaret
<b>Tools</b>	RStudio, Anaconda Suite, MS Office (Word, PowerPoint, Excel)
<b>Machine Learning</b>	Statistics, XG Boost, LightGBM (GBDT & GOSS), Neural Network, Conjoint Analysis, Logistic Regression, Linear Regression, Decision Tree, Gradient Boosting, Lasso Regression, Ridge Regression, NLP

## EXPERIENCE

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### Fiserv

Bangalore

Domain: Banking

Associate, Data Science

Trainee, Data Analyst

July2019 – Present

July2018 – June2019

- Developed an **ensemble** model framework by combining **LGBM & XGBoost model** results(using voting) to identify merchant willingness for accepting loan from Fiserv using features like fico, transaction history etc.
- Designed and implemented **XGBoost (Gain, Cover)** model to predict the merchant attrition rate and also tried the different models on **Pycaret** framework to solve the same business problem.
- Designed and implemented **ANN (Neural Network)** model and Garson algorithm to predict mortgage cross sell propensity.
- Built **Lasso-Ridge and Elastic net model** for detecting fraudulent activities on the cheque transactions at the processing stage.
- Designed survey questionnaire choice set addressing singularity, business restrictions and efficiency.
- Developed a **multi-logit model** for **conjoint analysis** to analyze the importance of different features and attributes of different products.
- Developed a logistic model for deposit growth to **predict customers propensity** to accept deposit product.
- Implemented **next best product** recommendation for deposit products using multinomial regression models and worked on **Market Basket Analysis** for the same using **Apriori** algorithm.
- Developed an algorithm using various machine learning and **NLP techniques** like SVM, GBM, kNN etc. to classify the survey comments into multiple segments.
- Built a customized algorithm (using Levenshtein distance) in **Pyspark** to identify the merchant possessing the same identity with different outlets or business names.

- Developed a **credit risk modelling** framework by analyzing credit rating from various Credit rating agencies and also proposed a new rating structure based on various factors like Probability of default, risk score etc.

## EDUCATION

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**University of Petroleum and Energy Studies**

*Dehradun*

B. Tech in Computer Science (Business Analytics & Optimization)

*2014-2018*

## ACHIEVEMENT

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- Received level 4 award titled 'Inspire and achieve excellence' for the Year 2018.