

<b>About me</b>	ML/AI professional with sharp business acumen & product mindset 15+ years of experience in architecting, deploying & operationalizing AI/ML in financial services 10+ years of proven leadership in hiring, growing & managing high-performance teams Thrive in cross-functional team settings (product, engineering, ML Scientists and operations) Strategic thinker who loves to roll up his sleeves to get things done	
<b>Experience</b>	<b>Visa Inc.</b>	Austin, TX
<b>2019 – now</b>	<b>Senior Director, Applied AI Research</b> <ul style="list-style-type: none"><li>▪ Currently, leading a team of ML Scientists to create high impact AI/ML powered solutions</li><li>▪ Accountable for the strategic roadmap to leverage ML/AI across a variety of use cases at Visa</li><li>▪ Manage prototyping roadmap, project resourcing and prioritization</li><li>▪ Responsible to hire, grow &amp; retain a team of rock-star ML scientists</li></ul>	
<b>2015 – 2019</b>	<b>Lead Data Scientist, Data Sciences</b> <i>My charter was to monetize on the data by designing data-powered products &amp; services.</i> <ul style="list-style-type: none"><li>▪ Delivered a highly scalable commercial cards abuse detection system using unsupervised learning</li><li>▪ Advised &amp; mentored ML Scientist to deliver Visa's first-ever ML powered Data Center Analytics solution for operational efficiency &amp; effectiveness</li></ul>	
<b>2012 – 2015</b>	<b>PayPal Inc.</b>	Austin, TX
	<b>Manager, Collections Analytics &amp; Strategy</b> <i>Responsible for managing the Recovery Rate KPI for PayPal Collections (a portfolio of \$600MM per year) using analytics &amp; product enhancements</i> <ul style="list-style-type: none"><li>▪ Deployed the first-ever score-based Dialer Strategy leading to incremental recoveries of \$5MM per year</li><li>▪ Collaborated with cross-functional teams (Product Development, Operations &amp; Data) to design the first-ever Decision Engine for PayPal Collections expected to increase recoveries by \$10.5MM/year</li><li>▪ Developed the 2015 Collections Strategic Business Case for investments into PayPal Collections &amp; secured \$2.5MM in funding through management buy-in</li></ul>	
<b>2010 – 2012</b>	<b>Manager, SMB Seller Risk Management</b> <i>Responsible for managing the Net Loss KPI for Sellers by designing, developing &amp; deploying Seller Risk management strategies</i> <ul style="list-style-type: none"><li>▪ Managed teams of experienced and entry-level analysts across multiple domains (Credit/Fraud Risk, AUP)</li><li>▪ Designed, implemented &amp; automated risk monitoring strategies to combat Fraud &amp; Credit Risk <i>Modus Operandi</i> (MOs) from Sellers leading to incremental savings of \$8MM per year</li></ul>	
<b>2008 – 2010</b>	<b>Lead Risk Analyst, Seller Risk Management</b> <ul style="list-style-type: none"><li>▪ Formulated risk strategies to mitigate fraud &amp; credit exposure from merchants operating on PayPal</li><li>▪ Created the current analytical DataMart for Risk at PayPal, the foundation of multiple risk models &amp; strategies</li></ul>	
<b>2006 – 2008</b>	<b>Dell Financial Services</b>	Austin, TX
	<b>Credit Risk Advisor (Portfolio Risk Management, Decision Science)</b> <ul style="list-style-type: none"><li>▪ Created the Behavioral Risk Scorecard for DFS's consumer portfolio and put the score into action in multiple strategies such as Proactive Credit line management (CLI/CLD), Risk-based pricing etc.</li><li>▪ Developed a hardship program for DFS Consumer portfolio</li></ul>	
<b>2005 – 2006</b>	<b>HSBC Bank USA NA</b>	Salinas, CA
	<b>Fraud Risk Analyst (Credit Card Services)</b> <ul style="list-style-type: none"><li>▪ Formulated &amp; implemented transactional fraud strategies for HSBC Canada &amp; North America (reducing 'Basis-points to net Charge-off' from 151 during conversion (Sep'05) to an average of 24 after Oct'05)</li><li>▪ Developed state-of-the-art fraud detection system viz. “SAS® <i>Fraud Detection and Prevention for Financial Services</i>”, a collaborative project between HSBC Bank NA &amp; SAS®</li></ul>	

<b>Proficiencies</b>	<b>Technical:</b> ML on Big Data (Hive, Apache Spark (Scala/MLLib), Python (Pandas, Scikit-Learn), Data mining (SAS, SQL, Decision Trees), Simulation techniques and MCMC methods, Linear Programming, Model Development, Scorecard <b>Domain:</b> Payments, Credit & Fraud Risk, Collections & Recovery Strategies, Merchant Risk Management Strategies, Portfolio Management (lease, loan & revolving credit products), Customer 360 view	
<b>Academic</b>	2005	MS Statistics, Virginia Tech
<b>Qualifications</b>	2001	B.Tech, Mechanical Engineering, NIT Warangal, India