

# Naveen Morla

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## WORK EXPERIENCE

### Data Scientist / Software Engineer

Jan 2024 – Present

*THK Manufacturing of America, Inc.*

- Led development of credit risk models using **machine learning** algorithms and statistical analysis, implementing **A/B testing** methodologies to optimize model performance and conversion rates.
- Engineered data pipelines using **Python** and **AWS** for processing large-scale financial datasets, improving data quality and processing efficiency by 40%.
- Developed and deployed **NLP** solutions for automated document processing and text analytics, utilizing **PyTorch** for deep learning implementations.
- Collaborated with cross-functional teams to optimize application funnel metrics, resulting in 25% improvement in conversion rates through data-driven insights.
- Implemented comprehensive data governance policies and established best practices for data quality and regulatory compliance in financial services.

### Data Scientist

May 2019 – Apr 2021

*Pago Analytics, India*

- Developed predictive models using **Python** and advanced **machine learning** techniques to analyze customer behavior and credit risk patterns.
- Led a team of 3 data scientists in implementing automated decision-making systems using **AWS Sagemaker**, resulting in 30% faster processing times.
- Optimized **SQL** databases and data infrastructure, improving system performance and data accessibility for credit risk assessment.
- Created comprehensive analytics dashboards using **Power BI** to track KPIs and communicate insights to stakeholders in the lending process.

## PERSONAL PROJECTS

### Credit Risk Assessment Platform

- Developed an end-to-end credit risk assessment system using **machine learning** and **alternative data sources**, achieving 85% accuracy in predicting default risk.
- Implemented advanced **NLP** techniques for processing unstructured financial documents and automated credit decision-making workflows.

### Financial Data Analytics Pipeline

- Built scalable data processing pipeline using **AWS** and **Python** for analyzing financial transactions and credit patterns.
- Integrated multiple data sources and implemented real-time monitoring systems for credit risk indicators.

## SKILLS

Languages:	Python, SQL, R, JavaScript
Data Science:	Machine Learning, Statistical Analysis, Credit Risk Modeling, NLP, A/B Testing, Deep Learning
Packages/Tools:	PyTorch, Scikit-Learn, Pandas, NumPy, AWS Sagemaker, Power BI, Git, Neural Networks
Databases:	SQL, MongoDB, AWS RDS, PostgreSQL
Statistics/ML:	Predictive Modeling, Risk Analytics, Classification, Regression, Random Forests, XGBoost, Time Series Analysis

## EDUCATION

### BOWLING GREEN STATE UNIVERSITY, OHIO

Aug 2021 – May 2023

*M.S in Data Science*

- Capstone Research Project: Graph Neural Network-Based Anomaly Detection in Multivariate Time Series Sensor Data.

## CERTIFICATIONS

- **Coursera:** Python and Machine Learning, Data Analytics.
- **Udemy:** Tableau, PowerBI, Django.
- **Data Camp:** Introduction to R programming and statistics in spreadsheets and Excel.