

PRACHEE TALWAR

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Detail-oriented Data Scientist and partly qualified actuary with a strong analytical mindset and a proven track record of transforming complex data into actionable insights for informed decision-making.

EDUCATION

Carnegie Mellon University, Heinz College

Pittsburgh, PA

Master of Information Systems Management

May 2024

Relevant Coursework: Data Science & Big Data, Data Analytics with Tableau, Agile Methods, A/B Testing Design & Analysis, NoSQL Database Management, Data Focused Python, Database Management Systems

NMIMS (Narsee Monjee Institute of Management Studies)

Mumbai, India

Bachelor of Science in Applied Statistics and Analytics

May 2020

Relevant Coursework: Introduction to Data Science, Time Series and Forecasting, Statistical Modelling in Marketing Analytics, Hypothesis Testing, Operations Research, Quality Management, R for Data Science

SKILLS & CERTIFICATIONS

Technical – Python (Sklearn, SparkML), SQL, Tableau, Power BI, Excel, Quicksight, R

Functional – Story Telling with Data, Risk Management, Critical Thinking, Financial Analysis, Detail-oriented

Certifications – Society of Actuaries (FM, IFM, LTAM, P, STAM, VEECON, VEEMATHSTATS) – 7 papers completed

EXPERIENCE

Iris Software, Inc.

Pittsburgh, PA

Data Scientist Intern

June 2023 – Aug 2023

- Led a team of 5 to build a banking application, resulting in an increase in user engagement by 10%
- Authored comprehensive Business Requirements Document and Functional Requirements Document, streamlining development process and reducing development time by 15%
- Analyzed transactional data from over 500,000 customer records to create personalized promotional offers, leading to a 20% improvement in customer interaction and a 12% increase in average transaction value

Cred (formerly CreditVidya-Fintech startup)

Hyderabad, India

Data Scientist – Business Intelligence Team

Aug 2021 – Nov 2022

- Developed banking cashflow feature, to enable improved lending decisions on digital sourcing, provided analysis with an impact, curtailing risk by 4 times
- Consulted with stakeholders of three top banks in India to adopt alternative data, enabling underwriting net to bureau / credit customers. Clients were able to increase approval rates by 100% on short term unsecured loans
- Defined segments in need of customer assistance and had propensity to take up a loan, optimizing calling efforts to right set of customers, causing a 25% reduction in efforts to achieve 100% business
- Implemented live dashboards on Quicksight to monitor solutions, developed models on python to predict customer behavior basis supervised learning algorithms

Edelweiss

Mumbai, India

Quantitative Research

June 2021 – Aug 2021

- Produced daily analytical stock market reports, incorporating Month-over-Month (MoM) analyses for stocks listed on BSE/NSE, resulting in a 10% increase in report readership
- Identified key performance indicators (KPIs) and evaluated top-performing stocks, leading to discovery of two stocks with a MoM return on investment (ROI) exceeding 15%, outperforming market benchmarks

Tata AIA

Mumbai, India

Actuarial Trainee

May 2019 – June 2019

- Reviewed assumptions for 4 annual IRDA Regulatory Reports
- Designed a working cash flow model for term and endowment insurance policies

ACADEMIC PROJECTS

CMU x Equiem Capstone Project

Jan 2024 – May 2024

- Consulted Equiem (a company to improve customer experience in commercial real estate) to predict churn rate of its clients/tenants by applying various machine learning models
- Identified use cases where AI could assist Equiem to improve tenant experience
- Advised Equiem on automating their data collection processes to enhance data accuracy and streamline analytics

Predicting Startup Success

April 2024 – May 2024

- Developed a predictive model by cleaning data, handling class imbalance and iteratively testing and refining features
- Leveraged financial metrics, geographical data, and engineered categorical features to enhance model accuracy

Targeted Ads on Smartphones Basis Personal Conversation

Jan 2020 – May 2020

- Collected speech input from user and trained the model using various supervised machine learning models
- Tested the predictive model and displayed the designated advertisement on a website