



# Rajalakshmi Dhamotharan

Data Science Analyst, Accenture AI (4 yrs work ex)

A strong believer in the ability of Analytics & Data Science to drive business decisions, provide insights & recommendations and being profitable for business. Have extensive experience in using Machine & Deep Learning in Consumer Banking, Commercial Banking in Europe and strong basics in Finance



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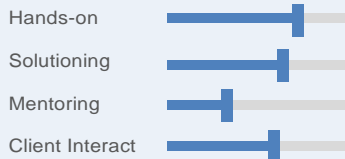


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## Roles & Responsibilities



- Capacity Planning for Solution deployment
- Data Quality Monitoring and Maintenance
- Use case solutioning
- Model development, validation, productionalization, performance monitoring, campaign design & value measurement

## Analytical Skills

### Unsupervised Learning

K Means, Self-Organizing Maps, Autoencoders

### Supervised Learning

Random Forest, GBM, SVM, XGboost, Neural Network

## Analytics Capabilities

- X-sell/Up-sell models
- Activation/Reactivation models
- Attrition models
- NLP – Topic Models
- Micro-Segmentation
- Data Quality models
- Customer Lifetime value



## Work Experience

### Accenture Applied Intelligence (Jun'17 till date) – Data Science Analyst

#### 1. Market Share Analysis:

- I. Built a Visualization Dashboard that Sales team can utilize to understand Banking clients' market share and revenue across industries, regions
- II. Identify growth pockets and focus areas, growth trend based on Key Financial Metrics

*Impact: Business will replace their approach and strategy based on the insights*

#### 2. Prospect Modelling:

- I. Identify prospects that Bank can focus on to on-board then in their bank
- II. Built ML model based on financial metrics based on external data

*Impact: Identify a target group of 12k Prospects across four different countries which will increase the banks annual revenue by 130M EUR*

#### 3. Built analytics capability for one of the largest Nordic region banks:

- I. Built and maintained the quality of Analytics base tables for both Corporate and Retail Banking
- II. Built and deployed 30+ triggers for SMEs and Corporate banking based on business and logic which in turn helped business to proactively reach out to customers for KYC, Agreement renewals

*Impact: Reduce inquiries to Customer call center by 23%*

- III. ML Models: Developed 15 ML models across products, segments, services and channels for x-sell/up-sell, activation/reactivation, churn models

*Impact: 21M EUR incremental income from campaign contacts and product-take-up*

#### 4. Micro-segmentation for Personal Banking Customers

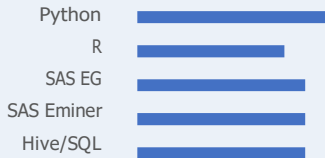
- I. Developed micro-segments from demographic, value & interaction segments that helps to achieve better personalization and determine right intervention and action
- II. Built personalization strategy by creating micro-segmentation based on demographic, behavior and value segments.
- III. Designed campaign based on life stage of customer, communicate through the appropriate channels.

*Impact: 4M EUR incremental income in campaign contacts*

#### 5. Churn Analytics:

- I. Identify customers for soft churn who will move their bank operations to competitors
- II. Provide actionable insights and frame strategies to retain them

## Analytical Tool Skills



## Academic Credentials

M.B.A (2015-2017) CGPA-7.6	Finance, BIM Trichy
B. Tech (2011-2015) CGPA - 8.1	E.C.E, K.P.R CBE
12th (2011) Per- 89.8	Vidhya Vikas, CBE
10th (2009) Per- 89.9	St. Francis AIGH, CBE

## Awards

### Accenture:

- Best 'A' team award in Q2'18
- Two-time Spot Award Winner in Q1'21 & Q2'19

### BIM:

- Winners of INFOSYS  
INGENIOUS 2016 at College

### KPR:

- Winner of Proficiency Award  
for Securing First Rank at  
college level

## 6. Sentiment Analytics and Topic Modelling:

- Objective was to understand customer feedback and usage of Mobile App
- Sentiment Analysis of App-store comments of Bank's Mobile Application and response for each app upgrade
- Classification of responses so that the issue can be directed to the respective team.

## 7. Data Quality Detection

- Objective was to automate the process data validation and assist operations team on Data Monitoring
- Built ML & Deep Learning based models to identify dataquality issues and for data remediation

## 8. Share of Wallet (SOW):

- Built Share of Wallet framework for Corporate Banking customers to understand utilization of banks'
- Develop strategic initiatives based on the SOW score and provide actionable insight to business to grow their wallet share with the bank
- Analyze campaign responses based on the depth and breadth of engagement with bank

## Accenture AI (Apr'16 – May'16) – Data Science Intern

## 9. Insurance Telematics:

- Exploratory Analysis of GPS Data, outlier treatment in Alteryx
- Use IV method for all combination of scores for different clusters present in three different segments using R
- Ranking clusters based on event rate captured using IV and ROC
- Re-prioritizing clusters based on quantifiable ranks resulted in improved accuracy of final trip score

**Tools:** Power BI, Alteryx, IBM Watson

**Databases:** Hadoop, Spark