

REVANTH PARSA

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Experience

Dhurin

Jul'22 – Present

Business Analyst

- Empowered client insights by cross-referencing customer data with a government-sourced master database, enhancing understanding of the customer base

Indian Private Sector Bank 2 (Dhurin Client)

Jan'24 – Present

Consultant

- Developed a **recovery propensity machine learning model** to predict the likelihood of payment from customers in the written-off pool, achieving a **3.5x to 5x** lift in the best decile compared to the overall event rate
- Created a comprehensive dataset using both on-us and off-us customer credit history to equip field collection agents with tailored talking points tied to each customer's recovery propensity
- Designed a **rule-based roll-forward model** to predict customers at risk of missing the next month's EMI payment
- Built a multi-class classification model to predict whether customers in the current data pool of 2 consecutive missed EMIs are likely to pay one EMI or pay more than one EMI in the next month
- Applied **XGBoost and Random Forest** algorithms to build recovery propensity and multi-class classification models
- Implemented monthly monitoring of live models using CSI and PSI metrics for ongoing accuracy and stability checks
- Migrated 5+ SAS codes to PySpark on AWS SageMaker, reducing execution time by **75%**
- Automated the monthly execution of recovery propensity models by creating Airflow DAGs for **7** products, reducing total execution time by **90%**

Indian Private Sector Bank 1 (Dhurin Client)

Jul'23 – Dec'23

Consultant

- Analyzed delinquency data consistency across internal records, NBFC data, and credit bureau reports
- Analyzed and estimated the expected lifetime of different retail portfolios by fitting probability distributions to monthly closure data, determining the average cohort lifetimes over 12 months for concise portfolio estimations
- Key contributor in converting 10+ vintage R codes to Python, with detailed comparisons and documentation

Education

Indian Institute of Technology, Jodhpur

Sep'20 – May'22

Master of Technology in Artificial Intelligence CGPA: 7.95

Jodhpur, India

Indian Institute of Technology, Guwahati

Jul'15 – May'19

Bachelor of Technology in Electronics and Communication Engineering CGPA: 6.92

Guwahati, India

Projects

Multimodal Knowledge Graph Embeddings | [Report](#)

- Conducted a comprehensive study about the embedding techniques used for entities and relations in a knowledge graph
- Performed link prediction tasks on the multi-modal knowledge graph using **3** different embedding techniques

Identifying Name of the Singer from Audio Data | [Report](#)

- Compiled a dataset of **500 songs** from **10 artists**, converting MP3 files to WAV format for consistent audio processing
- Processed audio files to generate **9,000+** spectrograms and mel-spectrograms from 30-second (4–6 per file) clips for feature extraction
- Leveraged three pre-trained CNN models VGG16, ResNet50, InceptionV3 to extract features from the spectrograms
- Trained an XGBoost classifier on 7,000+ samples, achieving **70%** accuracy with single predictions and over **93%** accuracy with top-3 predictions

Relevant Coursework

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|--------------------|---------------------------|---------------------------|--------------------|
| • Machine Learning | • Deep Learning | • Responsible and Safe AI | • Natural Language |
| • Computer Vision | • Artificial Intelligence | • Data Analytics | Processing |

Technical Skills

Languages: Python, R, C, PySpark

Frameworks: PyTorch, TensorFlow, Keras, Scikit-Learn

Libraries: NumPy, Pandas, Statsmodels

Databases & Cloud Technologies: MySQL, Amazon S3, Amazon EC2, Amazon SageMaker