

RUDDY SIMONPOUR

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EDUCATION

University of San Diego <i>MS in Applied Data Science, Data Science (GPA 3.87/4.0)</i>	San Diego, CA <i>January 2022 – December 2023</i>
University of California San Diego <i>Bootcamp Data Science and Visualization</i>	San Diego, CA <i>August 2019 – January 2020</i>
University of Azad (IAU) <i>BS in Engineering, Mechanical Engineering</i>	Iran, Tehran <i>June 2013 – September 2017</i>

WORK EXPERIENCE

Rivo Holdings LLC	San Diego, CA
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Data Scientist March 2025 - Present

- Developed a loan decision-making application using React (frontend), Next.js, and Flask (backend), incorporating a hybrid machine learning model using (Random forest, XGboost, CatBoost) to predict customer default probability.
- Applied Optuna for hyperparameter tuning of the XGboost and CatBoost, achieving a 45% increase in precision and recall, reducing default rates from 16% to 12% and boosting revenue by 5%.
- Built a monthly Tableau dashboard to track false positives, false negatives, and data drift, allowing underwriters to investigate misclassified customers and spot emerging issues early.
- Embedded SHAP explanations in scoring UI, cutting underwriter escalations by 25%.
- Engineered features from time-series bank transaction data using patterns such as frequency anomalies, sequence-based triggers, and categorical return codes to enhance model discrimination.
- Designed and trained a custom NLP classifier using BERT to identify target patterns in unstructured text data, replacing rule-based logic and improving detection accuracy in real-time pipelines.
- Designed and automated a real-time ML pipeline that polls pending applications ingests XML files from AWS S3, transforms and scores them using a credit risk model classifier, and updates CRM-related database tables via API reducing underwriter workload and increasing loan processing efficiency and profitability.

Data Analyst I February 2024 - March 2025

- Designed and developed interactive dashboard using Tableau, integrating stored procedures in SQL Server Management Studio, to monitor KPIs across multiple departments.
- Enhanced decision-making by integrating an Early Warning System to flag critical data patterns and helped for removing noise from the machine learning model.
- Automated data pipeline to consolidate data from multiple warehouses, integrating machine learning models for retro studies across departments. This solution expedited data accessibility, improving operational efficiency and decision-making capabilities.

University of San Diego	San Diego, CA
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Data Analyst November 2023 – June 2024

- Developed an AI-powered chatbot using LangChain and OpenAI, integrated with Slack for the Computer Engineering department, enabling students to receive instant, non-educational support on campus-related queries such as dorm residency, billing, and IT issues.
- Designed and implemented a knowledge base in Salesforce, incorporating embedding and vectorization techniques to enhance the chatbot's contextual understanding and response accuracy.
- Utilized Azure AI Studio to train and fine-tune large language models, improving information retrieval and query resolution for over 500+ students and staff members.

City of Palo Alto	Palo Alto, CA
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AI/Data Analyst Intern September 2023 – November 2023

- Leverage Python to enhance datastore retrieval capabilities, integrate seamlessly with LLMs for precise query responses, employ sophisticated analysis to minimize data discrepancies, and refine algorithmic strategies to amplify council decision-making efficacy.
- Cleaned and refined the knowledge base by identifying and removing noise, improving data quality and ensuring accurate and efficient information retrieval.

PROFESSIONAL CERTIFICATES

Amazon Web Services (AWS)

AWS Certified Cloud Practitioner CLF-C01 | [Link](#)

August 2023

Microsoft Azure

Microsoft Azure AI Fundamentals AI-900 | [Link](#)

September 2023

Certificate Program

Applied Generative AI John Hopkins

May 2025 - Present

TECHNICAL SKILLS

- **Programming languages:** Python, SQL (SSMS)
- **Software:** Tableau, Github Actions
- **Cloud Computing:** AWS (Redshift, Athena, SageMaker, Data Wrangler), Azure
- **ML Libraries:** TensorFlow, PyTorch, Scikit-learn, StatsModels, NumPy, NLTK
- **Others:** Docker, Cursor AI