

# RUDDY SIMONPOUR

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## EDUCATION

**University of San Diego** **San Diego, CA**  
MS in Applied Data Science, Data Science (GPA 3.87/4.0) January 2022 – December 2023

**University of California San Diego** **San Diego, CA**  
Bootcamp Data Science and Visualization August 2019 – January 2020

**University of Azad (IAU)** **Iran, Tehran**  
BS in Engineering, Mechanical Engineering June 2013 – September 2017

## WORK EXPERIENCE

**Rivo Holdings LLC** **San Diego, CA**

**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**

**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**

**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**

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### **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**

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- **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