

Internship Notification Form, IIT Delhi

About Organisation

Name of Company:	American Express
Date of Establishment:	1921-01-01
Number of Employees:	25000+
Social Media Page Link:	N/A
Website:	https://www.americanexpress.com/en-in/
Type of Organization:	MNC (Foreign Origin)
Location of Head office:	USA
Nature of Business:	Other (analytics,it_software,data_science)

Internship Profile

Job Title:	Intern - Data Science, Business Analytics and AI/ML
Job Description:	<p>About American Express: You Lead the Way. We've Got Your Back. At American Express, we know that with the right backing, people and businesses have the power to progress in incredible ways. Whether we're supporting our customers' financial confidence to move ahead, taking commerce to new heights, or encouraging people to explore the world, our colleagues are constantly redefining what's possible — and we're proud to back each other every step of the way. When you join #TeamAmex, you become part of a diverse community of over 60,000 colleagues, all with a common goal to deliver an exceptional customer experience every day.</p> <p>Amex Flex: We back our colleagues with the support they need to thrive, professionally and personally. That's why we have Amex Flex, our enterprise working model that provides greater flexibility to colleagues while ensuring we preserve the important aspects of our unique in-person culture. Depending on role and business needs, colleagues will either work onsite, in a hybrid model (combination of in-office and virtual days) or fully virtually.</p> <p>Overview of the Business: American Express's vision is to provide the world's best customer experience every day. Analytics and data are at the heart of how we fulfill this vision. Our teams leverage data and AI/ML to improve risk management and customer marketing as well as to enable commerce and drive innovation, their experience with Amex when they get onboarded, every decision is informed by cutting edge analytics & data science. All of this is facilitated by our industry best digital products and platforms which power everything from customer acquisition servicing to our</p>

everything from customer acquisition, servicing to our analytical capabilities. We are the backbone of all financial services operations at American Express and impact every aspect of the company.

As a part of our team, you'll have the opportunity to work in one of the best companies for data scientists in the country. You will solve real world business problems while getting exposure to the industry's top leaders in analytics, data science and machine learning. If you're passionate about solving complex problems and creating solutions that impact millions, you should consider a career in Amex.

Responsibilities:

We offer a student program to strengthen your skills and help shape your future personally and professionally. The Internship Program is considered one of the key entry points for our full-time campus hires. It is a project-based program that provides you with the opportunity to address real business challenges and offers you access to senior leaders, professional development activities, fun social events and more.

Specific job responsibilities will depend on a combination of the business problem and job family.

Business problems span across multiple dimensions. An indicative list is given below:

1. Marketing: Effective targeting for customer acquisition & merchant marketing campaigns and drive engagement across channels to maximize return on investments (Rols)
2. Underwriting: Assessing creditworthiness of applicants and establishing profitable acquisition frameworks
3. Customer Management: Dynamically assessing customer behavior to take appropriate lending decisions.
4. Fraud Prevention: Preventing misuse of genuine customers' information by fraudsters
5. Customer Experience: Reducing friction and elevating customers' interactions with AXP
6. Loyalty & Engagement: Acquire outstanding new customers, increase loyalty and engagement through innovative product and capabilities.
7. Digital Platforms: Development, review and/or execution of analytical solutions to improve prospect and customer experience on AXP digital assets including website, mobile app, email, and push notifications.
8. AI Labs: Designing AI/ML based products that enable advanced analytics.

There are three job families within the Analytics, Data Science and AI/ML teams, each of which contribute to solving the business problems mentioned above:

1. Decision Sciences and AI Research: Development, deployment and validation of predictive model(s) and supporting use of models in business strategies to enable profitable decisions across risk, fraud and marketing
2. Business and Analytical Solutions: Development, review and/or execution of business strategies/analytical solutions to drive profitable marketing or credit business actions.
3. AI Products and Platforms: Develop AI/ML capabilities, tools and techniques to enhance Credit and Fraud Risk, and Information Management functions

Generally, the role will entail the following responsibilities:

- Understand the core business of AXP and the levers behind various decisions
- Understand the specific business problem at hand and analyze relevant data to derive business insights

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- Translate business insights to implementable solutions such as business strategies/data science/ machine learning models

Skills Required:

1. Ability to drive project deliverables to achieve business results
2. Ability to work effectively in a team environment
3. Strong communication and interpersonal skills
4. Ability to learn quickly and work independently with complex, unstructured initiatives
5. Ability to Integrate With Cross-Functional Business Partners Worldwide
6. Good Programming skills are a plus
7. Knowledge of SQL, Python is a plus
8. Knowledge of MS Office – PowerPoint, Excel

Job Location: Hybrid (Gurgaon/Bangalore) – depending on business requirements.

American Express is an equal opportunity employer and makes employment decisions without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, veteran status, disability status, age, or any other status protected by law.

Offer of employment with American Express is conditioned upon the successful completion of a background verification check, subject to applicable laws and regulations

Campus Benefits:

We back our colleagues and their loved ones with benefits and programs that support their holistic well-being. That means we prioritize their physical, financial, and mental health through each stage of life. Benefits include:

- Competitive base salaries
- Flexible work arrangements and schedules with hybrid and virtual options with Amex Flex
- Free access to global on-site wellness centers staffed with nurses and doctors (depending on location)
- Free and confidential counselling support through our Healthy Minds program
- Career development and training opportunities

At American Express, you'll be recognized for your contributions, leadership, and impact—every colleague has the opportunity to share in the company's success. Together, we'll win as a team, striving to uphold our company values and powerful backing promise to provide the world's best customer experience every day. And we'll do it with the utmost integrity, and in an environment where everyone is seen, heard and feels like they belong.

Minimum No. of Hires:	5
Expected No. of Hires:	6
Location(s)/Place of Posting/Online:	Job Location: Hybrid (Gurgaon/Bangalore) – depending on business requirements.
Skillset:	Shared in the Job Description
Minimum CGPA:	7
Students with backlog eligible:	No

Selection Process

Resume Shortlist:	Yes
Mode of Selection:	Hybrid
Resume shortlisting before test?:	Yes
Test:	Yes
Mode of Test:	Online
Test duration (minutes):	90
Aptitude/Psycometric:	Yes
Technical:	Yes
Group Discussion:	No
Personal Interview:	Yes
Technical Round:	No
HR Round:	No
Medical Test:	No

Eligible Academic Programs

Diversity Recruiting:	No
Eligible Years:	Graduating in 2026 (Pre-Final Year Students) - B.Tech / Dual / Master's
Eligible Departments:	B.Tech in Biochemical Engineering & Biotechnology, B.Tech in Chemical Engineering, B.Tech in Civil Engineering, B.Tech in Computer Science & Engineering, B.Tech in Electrical Engineering, B.Tech in Electrical Engineering (Power and Automation), B.Tech in Energy Engineering, B.Tech in Engineering Physics, B.Tech in Engineering and Computational Mechanics, B.Tech in Materials Engineering, B.Tech in Mathematics & Computing, B.Tech in Mechanical Engineering, B.Tech in Production & Industrial Engineering, B.Tech in Textile Engineering, B.Tech and M.Tech in Biochemical Engg & Biotechnology, B.Tech and M.Tech in Chemical Engineering, B.Tech and M.Tech in Computer Science & Engineering, B.Tech and M.Tech in Mathematics & Computing

Stipend Details

Stipend (per month) (In INR Per Month):	150,000 INR Per Month
Accommodation:	Will be communicated later.

Provision of PPO based on performance? Yes

Tentative CTC for PPO select: INR 23,40,173 - B.Tech & INR 24,00,408 - B.Tech + M.Tech
INR Per Annum

Others

Medical Requirements: N/A

Other Requirements: Please note that the mode of pre-placement talk and interviews will be determined at a later stage.