

# Shilpa Ghosh

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Data Scientist (6+ years) skilled in predictive modeling, risk analytics, and data visualization across finance and healthcare. Proven track record in building 0 to 1 enterprise AI products while driving multi-million dollar ARR growth.

## Skills

**Programming:** Python, R, SQL, SAS, STATA, MATLAB, VBA, RedCap  
**Platforms:** Pandas, NumPy, PySpark, Jupyter, JIRA, GitHub, Microsoft Outlook, O365, Sharepoint, Airflow  
**Visualization & BI Tools:** Tableau, Power BI, Dash (Plotly), ggplot2, Matplotlib

## Experience

Dept. of Psychology, University at Buffalo (SUNY)   Research Assistant	Sep 2024 – Present
<ul style="list-style-type: none"><li>Reduced manual workload by 80% by architecting and building an LLM-based dynamic weekly CONSORT reporting pipeline, optimizing participant tracking and outlining irregularities.</li><li>Leveraged open-source LLMs to preprocess clinical survey data, standardizing responses, identifying inconsistencies, and highlighting key patterns for analysis and machine learning.</li></ul>	
HSBC   Senior Analyst	Dec 2021 – Aug 2024
<ul style="list-style-type: none"><li>Led the redevelopment of acquisition scorecard models using advanced statistical methods, accurately predicting customer acquisition trends and generating GBP 1.2M in profits.</li><li>Designed and automated real-time Tableau dashboards to deliver real-time insights into lending trends, performance metrics, and risk management.</li><li>Improved risk mitigation by ~10% by integrating external credit bureau data into the Risk Management System.</li><li>Engineered master datasets by leading data management, extraction, and transformation, integrating internal and external data sources of the bank to drive high-impact projects.</li></ul>	
PricewaterhouseCoopers SDC   Associate II	Feb 2021 – Dec 2021
<ul style="list-style-type: none"><li>Prepared data analysis for financial modeling and reporting, ensuring compliance with US and Canada tax regulations for transfer pricing documentation based on client transactions.</li></ul>	
Deloitte Haskins & Sells LLP   Senior Executive	Jul 2019 – Jan 2021
<ul style="list-style-type: none"><li>Automated financial modeling to enhance transfer pricing efficiency and benchmarking.</li><li>Built a platform to analyze financial ratios and profit margins, ensuring compliance with transfer pricing regulations.</li></ul>	

## Education

University at Buffalo SUNY, MS Data Science (CGPA: 3.792)	Aug 2024 – Dec 2025
(Machine Learning, Deep Learning, NLP, Predictive Modeling, A/B Testing, Big Data Systems)	
University of Calcutta, BS and MS Economics	Aug 2014 – July 2019

## Projects

- Developed a predictive AI/ML model for estimating the probability of default (PD) using borrower-specific and financial data. Built an interactive Dash dashboard with visualizations, filters, and KPIs for enhanced credit risk analysis.
- Conducted an in-depth analysis of pension trends in the Indian economy, evaluating budgetary allocations and their influence on consumption smoothing behavior, under the mentorship of Dr. Ishita Mukhopadhyay.
- Investigated the interplay between FDI and the Indian pharmaceutical industry, analyzing its impact on investments, exports, after-tax profits, and GDP growth, guided by Dr. Mou Roy.

## Recognition & Volunteering

- Awarded HSBC's 'Rising Stars' for outstanding performance and recognized for climate advocacy and disaster relief volunteering efforts.