Tarun Bhavnani

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| **Executive Summary** |

**AVP-Data Science, MBA-Finance (Great Lakes 2010-12)**

Aggressively working on the latest AI tech. Building and researching open source AI, latest NLP tech and risk analytics & reporting. Extensive experience in building solutions and ML/DL models from scratch in Python and R.  
Frameworks and tools: Tensorflow, Keras ,RNN/CNN/LSTMs, Rasa Stack, nltk, Spacy, Gensim, numpy, Dockers, Python, git.

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| **Professional Work Experience** |

**SMEcorner,** **Mumbai**

**AVP, Data Science Sep 2019-Current**

**Sr. Data/NLP Scientist Sep 2018-Aug 2019**

Leading the NLP, Risk analytics, and BI teams/projects.

Expert in conceptualizing and building AI products as per business requirements.

Projects:

* **Open Source PD Chatbot(IC project)**:  
  The AI chatbot takes real time interviews on a Slack interface. Client data collected is pushed to the database. This data is parsed by the bot modules and used for real time conversations.  
  The conversational AI chatbot has been built in-house using Python, Keras and Rasa framework.  
  The conversations are designed for 10 different industries that the company caters to as a lender and the question selection process has been designed in-house. The bot uses state-of-the-art deep learning and NLU modules, it is language agnostic and currently uses a mix of Hindi and English.
* **Banking analyzer(IC project):**  
  Developed a bank statement analyzer which takes the OCR output for bank statements and does a number of fin-tech analysis:  
  - Transaction classification: It classifies and summarizes the unstructured bank transactions from different format bank statements various labels like cheque, cash, EMI, bounce, etc, a total of 25 different classes. The model has been developed on Python and is an ensemble of many techniques including a CNN framework.   
  - Round entries(fraud) detection: This is a fraud detection model and has been developed on python using the company IP logic to detect round entries in a bank statement.  
  - Monthly Patterns: Model for detecting the pattern of debits and credits for customers. It is an IP logic created to cluster the similar transactions and create patterns from the bank statements.  
  - Chart and graphs: A number of stacked charts and box plots are built from the banking statements.   
  All the above stated, along with the data crunching reports from Cibil, are actively used by Credit managers to check financial health and detect frauds from various applicants.
* **Email Analytics for TAT and MIS, (IC project):**  
  Emails parsing, deep learning, python intensive framework.   
  The model parses chains of emails on a daily basis, aligns them with the database, tags the final status using convolutional deep learning and creates multiple MIS.  
  The last five stages of a lifecycle of a loan occur on emails. These are mostly final query resolution and final disbursement stages.  
  The project cuts more than 16 man hours required every day to read and tag the emails to create the MIS.
* **Application Scorecard /PD Models:**  
  Gradient boosting based acquisition scorecard which is trained on in-house and external data such that it mimics the decisions by the business teams.  
  The scorecard results are used to reject bad profiles in a very nascent stage hence saving a lot of time, effort and cost.
* **BI Reports:**  
  I handle the BI team which works on reporting and dashboards for MIS and business reports.
* **Other Projects:**  
  A few other data mining projects and scorecards.

**TCS**

**Data Scientist – Asst. Manager July 2017-Aug 2018**

* Projects:
  + Propensity modeling for one of the many services provided by the client, a software giant.
  + Churn Model for attrition of customers for the same client and service.
  + Sentiment analysis from tickets raised/resolved by employees to gauge employee satisfaction at client’s end.
  + Question extraction model to collect all the different kinds of questions asked by customers at one of the client’s service portals.
  + Model improvement and validation on predictive model on Customer Lifetime Value
* POCs for new business opportunities with existing clients
* Mentoring junior analytics professionals at TCS
* Tools: R and python.

**Accenture**

**Analytics Advisory Analyst Feb 2016-July 2017**

* Part of a 3-member Data Science team for a major project of a UK-based luxury car manufacturer
* Developed various models for predicting vehicle Buy-backs.
* Code development/automation (R programming)
* Other responsibilities:
  + Requirement gathering from client
  + Validating the process flow
  + Adhoc analytics solutioning

**Analytix-Labs Gurgaon**

**Data Analyst Aug 2014-Feb-2016**

* Worked on various project case studies in the financial, retail and marketing domain encompassing / pattern deduction, dimensionality reduction, clustering, segmentation, predictive analysis/modeling, hypothesis testing
* Member of the model development team

**Zuari Investments Pvt Ltd**

**Proprietary trader Oct 2012-Aug 2014**

* Worked in the FnO market trying to leverage analytics in stock price movements.
* Developing strategies based on trend analysis/seasonality analysis of financial   
  markets data

**ECBPL, Kota Aug 2008-Sep 2009**

* Sales/ Business Development

**Education**

**WROX** certified Big Data Analyst (2014)

**PGPM (Finance)**, Great Lakes Business School, Gurgaon (2010-12)

**B. Tech. (Comp. Sc.)** Jaypee University of Information Technology, Solan (2004-08)

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| **Other Activities** |

* Published Primary Research article on financial feasibility analysis of Solar RECs on a 25 year scale in the July, 2012 issue of Infraline Plus
* Completed Financial Modeling of large scale Projects Course from Pristine in 2010-11
* President, Student Council Committee (2010-11), Great Lakes, Gurgaon
* Scored 99.22 percentile in CAT-09
* Silver medalist at National Talent Search Contest (Mathematics- senior level- India) held by Central Institute of Knowledge and Learning in year 2000