# Viraj Navkal

## Mathematician & Data Scientist

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## Profile

- As the first data scientist at Upstart, I designed the risk model used in the launch of its peer-to-peer lending platform, and I oversaw the subsequent evolution of the model and growth of the data science team.
- As a mathematician, I strive to approach problems with as much rigor and conceptual clarity as possible.

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## Experience

### Upstart / Data Scientist
October 2013 - present

- Built the first risk models, trained on external data sources, and managed the gradual transition to models trained on internal repayment data
- Wrote numerical utilities to analyze loan performance and to train our custom risk model
- Worked with other teams – operations, compliance, engineering, growth – to keep the data science team's strategies aligned with theirs
- Managed the interface between the Django pricing application and the Ruby on Rails web application
- Received excellent performance reviews, available upon request

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## Education

### University of California, Los Angeles / Ph.D., Mathematics
2007 - 2013

- Thesis topic: Commutative algebra (a generalization of linear algebra)
- Advisor: Christian Haesemeyer

### University of Pennsylvania / B.A., Mathematics and Physics
2003 - 2007

- GPA: 3.93
- Academic honors: Phi Beta Kappa, Benjamin Franklin Scholars

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## Skills

- Fluent with Python, SciPy, Ruby on Rails, Linux, git
- Proficient with PostgreSQL, Java, emacs/elisp, Heroku, AWS, Scala, Spark, Django, distributed task management (celery/Sidekiq)