# Aditya Sharma

+91 98… | aditya.sharma@email.com | LinkedIn | GitHub

## PROFESSIONAL SUMMARY

Motivated B.Tech graduate with strong foundations in data analysis, machine learning and SQL. Completed a data analytics internship in the fintech domain where I worked on credit risk reporting, EDA and dashboard automation. Eager to contribute to data-driven decision-making as a Data Analyst or Risk Analyst at a technology-driven organisation.

## SKILLS

**Technical Skills:** Python, SQL, Machine Learning, Scikit-learn, TensorFlow, Tableau, Power BI, Excel, BigQuery

**Core Competencies:** Data Analysis, Predictive Modelling, Data Visualisation, Statistical Analysis, Exploratory Data Analysis

**Soft Skills:** Problem-Solving, Communication, Stakeholder Collaboration, Analytical Thinking, Time Management

## EDUCATION

**B.Tech College** 2019 – 2023

B.Tech, Chemical Engineering | CGPA: 8.5 / 10

## INTERNSHIP EXPERIENCE

**Leading Private Sector Bank** Jan 2023 – May 2023

*Data Analytics Intern — Risk & Credit Analytics*

- Built automated data pipelines for credit risk reporting across 3 customer segments — reducing manual data preparation time by 35%.
- Conducted exploratory data analysis on over 500K customer transactions to identify behavioural patterns for credit scoring model inputs.
- Developed interactive Power BI dashboards for real-time portfolio performance monitoring — enabling senior analysts to track KPIs without manual extraction.
- Collaborated with senior analysts to validate model outputs against business benchmarks and documented credit policy frameworks for internal review.
- Assisted in implementing auto-decline rules to mitigate delinquency risk across targeted customer segments.

## PROJECTS

**Customer Onboarding Fraud Detection**

- Built a real-time fraud detection system for credit mules and money mules during customer onboarding — leveraged credit bureau data and transactional linkages to combat fraud, improving detection accuracy by 18% over the baseline rule-based system.

**Churn Prediction and Retention Strategy**

- **XGBoost classification model** to proactively identify high-risk credit card customers likely to churn — achieved AUC of 0.87. Recommended targeted retention strategies including personalised offers and loyalty incentives, projected to improve re-engagement rates by 20%.

**Customer Segmentation and Behavioural Analytics**

- Applied Market Basket Analysis, Text Mining and Topic Modelling using K-Means and Hierarchical Clustering on customer reviews — identified optimal behavioural segments enabling targeted product recommendations and personalisation strategies.

**Text Similarity Detection Engine**

- **85.21% accuracy** achieved on semantic text similarity task using cosine similarity, benchmarked against GRU and LSTM architectures. Applicable to duplicate detection, search ranking and content moderation pipelines.

# Priya Krishnamurthy

+91 8……. | priya.k@email.com | [LinkedIn]

## PROFESSIONAL SUMMARY

Results-driven Data and Risk Analyst with 2 years of experience in credit risk analytics and model development at a leading private sector bank. Strong in predictive modelling, dashboard automation and stakeholder collaboration. Seeking transition into Data Science roles at technology or fintech organisations.

## SKILLS

**Technical Skills:** Python, SQL, Machine Learning, Scikit-learn, TensorFlow, Tableau, Power BI, Excel

**Core Competencies:** Credit Risk Analysis, Predictive Modelling, Data Visualisation, Business Insights Generation, Process Optimisation

**Soft Skills:** Stakeholder Management, Communication, Problem-Solving, Leadership, Adaptability

## WORK EXPERIENCE

**Leading Private Sector Bank** Jan 2024 – Present

*Credit Risk Analyst — Risk Analytics and Modelling*

- **Credit Policy Enhancements:** Spearheaded customised credit policy improvements integrating alternative data sources for new-to-credit and thin-file customers — expanding the addressable customer base and improving credit decision quality significantly.
- **Credit Limit Optimisation:** Enhanced credit limit assignment for a major retail partner across 10 brands via Affluence Scorecard and bureau-aligned normalisation — improving risk-adjusted portfolio performance and customer satisfaction.
- **Model Development:** Built Random Forest Regression for Bureau Curing — drove a 6% reduction in rejection rates. Optimised Gen2 XGBoost Credit Risk model rollout achieving a 30% increase in approval rates.
- **Heuristic Frameworks:** Crafted BQC Decision Tree framework for a leading e-commerce wholesale partner — delivered 25% improvement in whitelisting strategies and accelerated customer acquisition.

**Leading Private Sector Bank** Jun 2023 – Dec 2023

*Management Associate — Risk Analytics*

- **Dashboard Automation:** Streamlined APS reporting across 3 major fintech ecosystems using Power BI DAX dashboards — enabling real-time insights and reducing manual effort by 60%.
- **STP Framework:** Developed STP framework eliminating manual underwriting steps — increasing end-to-end STP efficiency to 70%; interfaced with Business, Policy, Underwriting and Fraud teams to deploy risk strategies.

## PROJECTS

**LLM-Based Customer Intent Classification for Financial Products**

- **Fine-tuned BERT-based classifier** on customer service interactions to categorise user intent across loan inquiry, dispute and account management — reducing manual triage time and improving next-best-action accuracy by 22% in A/B testing.

**Customer Segmentation and Behavioural Analytics**

- Applied Market Basket Analysis, Text Mining and unsupervised ML (K-Means, Hierarchical Clustering) on customer reviews — identified optimal behavioural segments enabling targeted product recommendations and personalisation strategies.

**Text Similarity and NLP Engine**

- **85.21% accuracy** on semantic text similarity using cosine similarity benchmarked against GRU and LSTM architectures — applicable to duplicate detection, search ranking and content moderation pipelines.

## EDUCATION

**B.Tech College** 2019 – 2023

B.Tech, Chemical Engineering | CGPA: 8.5 / 10

# Rahul Venkataraman

+91 ……..|  rahul.v@email.com  |  [LinkedIn]

## PROFESSIONAL SUMMARY

Data Scientist with 2+ years of experience in end-to-end ML model development, fraud risk strategy and product analytics. Delivered $500K+ MoM loss reduction and 30% increase in approval rates. Strong expertise in Python, SQL, LightGBM, BigQuery and BI tools.

## SKILLS

**Technical Skills:** Python, SQL, Machine Learning, LightGBM, TensorFlow, Scikit-learn, BigQuery, Tableau, Power BI, Hyperparameter Tuning

**Core Competencies:** Predictive Modelling, Fraud Risk Strategy, Product Analytics, Experiment Design, Feature Engineering, RCA, Stakeholder Collaboration

## WORK EXPERIENCE

**Leading Global Fintech MNC** Sep 2025 – Present

*Data Scientist — Authentication & Fraud Risk*

- **ML Model Replacement:** Spearheaded replacement of a legacy 300+ rule engine with a LightGBM-based ML model (~30 optimised rules) via feature engineering and hyperparameter tuning — improving detection precision and significantly reducing rule maintenance overhead.
- **ATO Fraud RCA:** Led account-level RCA on Account Takeover fraud for Large Enterprise merchants — identified fraud patterns via behavioural and network signals; deployed real-time checkpoint strategies achieving $500K+ MoM loss reduction and re-securing 2,000+ compromised accounts.
- **Loss Reduction:** Reduced whitelist-driven losses at withdrawal checkpoint by 50%+ via targeted exclusions; conducted deep-dive analysis uncovering correlation gaps across risk signals and improving decision efficiency (LER >300x).
- Partnered with engineering to resolve rule logic inconsistencies; built Tableau dashboard monitoring step-up rates and checkpoint performance; collaborated with upstream stakeholders on signal validation.

**Leading Private Sector Bank** Jun 2023 – Aug 2025

*Credit Risk Analyst — Risk Analytics and Modelling*

- **Model Development:** Built Random Forest Regression for Bureau Curing — drove 6% reduction in rejection rates. Optimised Gen2 XGBoost Credit Risk model achieving 30% increase in approval rates.
- **Dashboard & STP:** Built Power BI DAX dashboards reducing manual effort by 60%; developed STP framework increasing end-to-end processing efficiency to 70% enabling seamless digital onboarding.
- **Heuristic Frameworks:** Crafted BQC Decision Tree for an e-commerce wholesale partner — delivered 25% improvement in whitelisting strategies and accelerated customer acquisition.

## PROJECTS

**LLM-Based Customer Intent Classification**

- **Fine-tuned BERT classifier** on financial customer service interactions — improved next-best-action accuracy by 22% in A/B testing, reducing manual triage time significantly.

**Customer Segmentation and Behavioural Analytics**

- Applied K-Means and Hierarchical Clustering with Market Basket Analysis and Text Mining on customer reviews — enabled targeted product recommendations and personalisation strategies.

**Text Similarity and NLP Engine**

- **85.21% accuracy** on semantic text similarity using cosine similarity benchmarked against GRU and LSTM architectures — applicable to duplicate detection, search ranking and content moderation.

## EDUCATION

**B.Tech College** 2019 – 2023

B.Tech, Chemical Engineering | CGPA: 8.5 / 10