John Doe

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CAREER OBJECTIVE

Data Scientist with 4+ years experience in financial modeling looking to broaden domain knowledge. Experienced in model development, model validation and performing advanced analytics to inform decision-making.

PROFESSIONAL EXPERIENCE

Data Science Group - ABC Bank **City, ST**

Principal Data Scientist *Mar 2018 – Present*

- Developed first-generation Python-based machine learning model in ABC Bank for Bankruptcy prediction which reduced bankruptcy related losses by 10% compared to Equifax solution
- Utilized a novel time-series clustering technique which evaluated account-opening activity of an individual prior to application and flagged any that fall into a high risk category where bankruptcies were 2.3 times more likely to occur
- Delivered data insights to Personal Loan business line, using Impala and Tableau, on evaluating credit worthiness based on digital footprint behavior and lead referrer effectiveness (eg: Credit Karma, Lending Tree, etc…) to reduce annual lifetime losses by $6MM
- Analyzed US consumer credit data (credit tradeline, telco, medical collections, etc…) hosted on Equifax Big Data platform for credit scoring and pricing applications through Impala and HIVE
- Presented and defended model results to model validation, business lines and senior management
- Built modules in code library for feature selection, feature engineering, exploratory data analysis, quick model prototyping and performance evaluation in Python and R

Model Validation - ABC Bank **City, ST**

Senior Quantitative Analyst *Apr 2016 – Mar 2018*

- Led independent validations in critical consumer models for Underwriting, Pricing and Loss Forecasting through quantitative testing in areas such as conceptual soundness, model assumptions and performance
- Contributed to validation playbook/ testing framework on new generation models for loan-level loss forecasting
- Built credit scorecard testing modules in code library for R and SAS, which effectively reduced the validation timeline by 25%
- Trained and led members in off-shore team to perform validation of scorecard and PPNR models
- Presented model validation results and findings to Model Risk Sub-Committee

EDUCATION

BOSTON UNIVERSITY **Boston, MA**

M.S. Mathematical Finance (Jan 2016)

STONY BROOK UNIVERSITY **Stony Brook, NY**

B.S. Applied Mathematics and Economics (Jan 2013)

ADDITIONAL SKILLS

- Python, R, SAS, SQL, Tableau, Spotfire, Cloudera, HIVE, Spark, Impala, H2O, Predictive Analytics, Credit Risk and Equity research , Monte Carlo Simulation, VaR, Regression Analysis, Statistical and Financial Modeling

CREDENTIALS AND LICENSES

- Passed CFA Level 1 (June 2018)

INTERESTS

Guitar, Custom PC Design, Travel, Photography

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