

POOJA V

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B.V.K.S Sanjay Illam, Balamarathu patti, Dindigul - 624003



ABOUT ME

Applied data science expertise as a Credit Risk Analyst, leveraging programming, statistical analysis and machine learning skills to drive innovative solutions for data driven credit risk and management. Executed comprehensive risk analysis by merging financial domain knowledge with data science skills resulting in increased risk prediction accuracy and informed credit decision making.



LINKEDIN

<https://www.linkedin.com/in/pooja-v-1360a1272/>



EXPERIENCE

Credit Risk Analyst Intern at HDFC Bank

- **Assessing Creditworthiness:** Assess the creditworthiness of individuals and institutions, providing recommendations on whether to increase, adjust, extend, or close lines of credit.
- **Utilizing Data Analysis Tools:** Employed statistical and data analysis tools to extract insights from customer data, processing hundreds of data points daily to identify trends and patterns for predicting credit defaults.
- **Gaining Experience:** Accumulated valuable experience in credit risk analysis and financial data manipulation within a banking setting for over three months.
- **Data Debugging and Fraud Detection:** Debugged data to verify information and uncover instances of fraud.



TECHNICAL KNOWLEDGE

- Data analytics and visualisation tools(Python, R, SQL, Tableau, Power BI)
- Data mining (i.e.,Data cleaning,Data integration, Data reduction and discretization, EDA, Visualisation techniques)
- Machine Learning and Predictive Modelling (i.e.,Logistic Regression, Data Labeling and annotation(image, text, audio Labeling), LDA, PCA, SVM, KNN, Naive Bayes, Boosting techniques Decision tree, Random forest, Clustering techniques, ANN)
- Statistical analysis and modelling(Hypothesis Testing, Time Series Analysis)
- Microsoft Excel , word, Power point



EDUCATION

Simplilearn

2022 - 2023

Post Graduate in Data Science and Business Analytics

G.T.N College of Arts and Science, Dindigul

2019 - 2022

Bachelor of Arts - Commerce

80%



PROFESSIONAL CERTIFICATION

- Certified Data Scientist
- Data science with Python
- Machine Learning
- Tableau Certification
- SQL Certification
- R Programming Certification
- Business Analytics with excel Certification

Issued by : Simplilearn

Date of Certification: August 2023



PROJECTS

Python:

Movielens Case Study.

Comcast telecom consumer compliants.

Machine Learning:

Income qualification.

Health care.

SQL:

Air cargo analysis.

Us crime data exploration and analysis.

Tableau Training:

Comparative study of countries.

Comparison of region based on sales.

Business analytics with excel:

Designing a sales dashboard in Excel.

Predicting restaurant tips using predictive analytics on excel.

Capstone:

Real estate.

Healthcare.

R Programming:

Healthcare cost analysis.