Sai Charan Reddy

Data Scientist

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PERSONAL STATEMENT

Data scientist with 3 years of experience building machine learning models for credit risk and customer retention in lending and telecom. Works with Python, SQL, scikit-learn, XGBoost, PyTorch and MLflow, and has deployed models that measurably reduced loan defaults and churn.

WORK EXPERIENCE

Data Scientist · **Golconda Analytics Pvt Ltd, Hyderabad** Apr 2024 – Present

- Built an XGBoost credit-risk model for a two-wheeler loan portfolio, lifting Gini from 0.41 to 0.56 and reducing 90+ DPD defaults by about 14% over two quarters.
- Developed an NLP pipeline that classifies 25,000 monthly customer complaints into 18 categories with 89% accuracy, cutting manual tagging effort by 70%.
- Deployed models as FastAPI services with MLflow tracking and set up weekly drift monitoring.
- Present model results and cut-off recommendations to risk and business heads every month.

Associate Data Scientist · **Deccan Telecom Insights, Hyderabad** Jul 2023 – Mar 2024

- Built a churn-prediction model for prepaid users; targeted retention offers reduced monthly churn in the pilot circle from 3.2% to 2.6%.
- Wrote SQL and PySpark pipelines to create features from 40 million monthly call and recharge records.
- Designed A/B tests for retention campaigns and reported uplift with confidence intervals.

EDUCATION

M.Sc. in Statistics · **Bhagyanagar College of Science, Hyderabad** 2021 – 2023
Grade: 8.6 CGPA

B.Sc. in Mathematics, Statistics and Computer Science · **Krishna Valley Degree College, Nalgonda** 2018 – 2021
Grade: 82%

SKILLS

Python · SQL · scikit-learn · XGBoost / LightGBM · PyTorch · NLP (spaCy, Transformers) · PySpark · MLflow

CERTIFICATIONS

NPTEL – Introduction to Machine Learning · **NPTEL (IIT Madras)**
Apr 2022

LANGUAGES

English · Professional
Telugu · Native
Hindi · Fluent

CORE SKILLS

- Statistical modelling
- Feature engineering
- A/B testing
- Model deployment
- Stakeholder communication

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