

NAMAN DOSHI

PROFILE

- Data Scientist with experience in converting business problems into data-driven solutions and domain expertise in **Payments, Fintech, Digital banking, Financial services** (Southeast Asia).
- Currently working as a Data Scientist alongside CEO office at **KBZPay**, the digital payments extension of Myanmar's KBZ Bank where we are driving financial inclusion for 30 million people. In 2.5 years since launch, we have onboarded **8MM+ customers & 300K+ merchants** onto the platform and processed **\$10BN+ worth of transactions**.
- Previously worked at **Blibli.com**, an Indonesian ecommerce & **SARVA**, a wellness startup (500K+ users)
- Demonstrated skillset in data-first approach to **product thinking, design-controlled experiments, machine learning, data visualization, storytelling, causal inference, econometric tools & statistical modeling**.
- Experience in working with internet / D2C companies across user lifecycles (acquisition to retention).

EXPERIENCE

Crayon Data | Data Scientist**July 2019 – Present****KBZ Bank & KBZPay:****Myanmar, Chennai**

- **Commercial Clusters + Microcredit Risk**
 - **Problem:** Identify KBZPay merchants masquerading as customers, using Peer-to-Peer (P2P) transfers for their commercial activities and introduce them to our banking services (micro-credit, insurance, etc.).
 - **Approach:** First, a comprehensive feature set (80 data points) across different verticals (KBZPay, Bank, Insurance, Loans) was extracted. Then **PCA + Unsupervised Clustering** was used to identify **personal vs commercial** user. **Second level of clustering** further segmented the commercial cluster into sub-clusters based on the nature of their business (remittance, ecommerce, mom & pop store etc.). Finally, a **credit risk model (AUROC: 0.82 & Gini: 0.75)** to identify users with **less probability of default**.
 - **Impact:** **600K new MSB accounts** were identified and targeted with banking services leading to disbursal of **\$5.2MN in unsecured micro-credit loans with NPA under 10%**.
- **HNW "At-Risk" Attrition Model**
 - **Problem:** Identify KBZ Bank HNW (High Net-worth) customers who are "at risk" of attrition & retain them by proactively engaging them using a personalized promotion.
 - **Approach:** First, understanding factors attributing to attrition at cohort level using **Survival Analysis**. Then, built a **GBM Classifier** to predict "at risk" customers with **AUC of 81% and recall of 89%**. **Personalized recommendation** was made to every customer by understanding their individual reasons for attrition **using SHAP values**. Deployed as an interactive dashboard on Tableau.
 - **Impact:** **~5K out of 15K HNW customers** were identified as "at risk". Test group showed **15-25% lower attrition rate** compared to control group.
- **Forecasting Liquidity Requirement**
 - **Problem:** KBZ Bank had over **\$6 BN in deposits** with huge chunk of it unutilized. Objective is to forecast bank's liquidity requirement for rolling n-days so excess funds can be parked in money market/ lending.
 - **Approach:** Built a model using Prophet & ARIMA to forecast liquidity required in the rolling 7-14 days, accounting for inflows and outflows, with **MAPE under 10%**.
 - **Impact:** Surplus float was parked in short term financial instruments generating direct returns.

Decision Science Exercises:

- **Marketing Analytics:** Identifying **KBZPay Customer Inflection Point** that **increased the MAU by 15%**.
- Metrics to quantify **KBZPay Network Effect** for P2P and P2M transaction.
- **Experiment design & analysis (A/B testing)** for new payment features and in-app promotions.
- Deep Dive analysis to detect **KBZPay fraud trends and suspicious activity using Isolation Forest**.

Abu Dhabi Islamic Bank (ADIB):

Productivity AI: Lead a 5-member team with Data engineers, Analysts, Developers to tackle **COVID-19 WFH response** by building a tool to measure & **quantify Productivity & Collaboration** between Bank employees. Built a PoC bringing in **\$113K in revenue** which led to a **TCV of \$3.3MN**

Consultant - Data Science

March 2018 – June 2019

Sarva (A Talwalkars Company):

Bangalore

- Conceptualized and Prototype of **ML based personalized meditation app**, raised **\$6MN in funding from Jennifer Lopez & Alex Rodriguez** which later deployed and **onboarded 500K+ users in under a year**.

Blibli.com (via Coviam)

- **Bulk Trader Prediction:** Unsupervised fuzzy clustering on 1 million users of Blibli.com, Indonesian ecom giant, to detect **fraudulent** activity. 8% of identified traders contributed to 33% of total revenue.

EDUCATION

Bachelor of Engineering (Computer Science) | B.E

2014 - 2018

Anna University, Chennai, India

SKILLSET

- Programming / Libraries: Python, JavaScript, PySpark, Scikit-Learn, Pandas, Numpy, JupyterLab
- Databases / ETL: SQL, Hive, PrestoDB, PostgreSQL, Airflow, Hue
- Data Visualization: Tableau, Metabase, Superset, PowerBI, Plotly, Seaborn
- Tools / Cloud: MS Office, Asana, VSCode, Git, JIRA, AWS, GCP
- ML: Supervised (RF, SVM, Regression, Bayesian), Unsupervised, NLP, Time-Series, Recommender Systems

REWARDS & RECOGNITION

- 2020-2019: Unilever Russia BFS Datathon (1/328), Singapore Airlines Challenge (Top 50)
- 2018: SpriteXtreme CEG (1/200), GUVI Tech Hackathon (1/320), McKinsey Sales Hackathon (Top 50/1000), Analytics Vidhya Hackathon (Top 50/2000), "Save the Hacker" by Freshworks (3/500)

PERSONAL PROJECTS	TECH TALKS
<ul style="list-style-type: none">▪ Prophecy.ai: Tool to generate baseline forecasts using Facebook Prophet & Flask.▪ Scorey.ai: Scraping, aggregating & assessing technical ability of a candidate from public source▪ Emolyzer: A real time sentiment analysis on tweets using Python, Flask-API, Unicorn, Tweepy & TextBlob.	<ul style="list-style-type: none">▪ Workshop on Deploying ML Models at Saama AI Research at Chennai.▪ Conducted a Machine Learning 101 session at Anna University.▪ Seminar on Blockchain & Cryptocurrencies at OrangeScape Technologies, Chennai

For other projects, please refer to [my github repositories](#).