Gurkiran Kaur

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EDUCATION

Santa Clara University, Leavey School of Business   Santa Clara, CA
Master of Science in Finance and Analytics   December 2020
Relevant Course Work: Financial Analysis, R & Python for Data Science, Data Analytics

California State University San Marcos   San Marcos, CA
Bachelor of Science in Business Administration, Finance, Cum Laude   December 2018

TECHNICAL SKILLS

- **Programming Languages & Tools:** Python, R, MySQL, PostgreSQL Tableau, Spark, MapReduce, Hadoop, Power BI, SSIS
- **Data Analytics & Modeling:** Statistical Analysis, Hypothesis Testing, Econometrics, Machine Learning, Supervised Learning (Regression, Classification), Unsupervised Learning (Clustering, PCA), Deep Learning, NLP,
- **Libraries & Frameworks:** Pandas, NumPy, Scikit-Learn, Matplotlib, Seaborn, NLTK, Keras, TensorFlow, Dplyr, Ggplot2
- **Certifications:** Natural Language Processing (NLP) with Python, The Complete Bootcamp for Data Visualization, SQL for Exploratory Data Analysis Essential Training, SQL HackerRank Gold Badge

EXPERIENCE

Armanino LLP   Santa Clara, CA
Data Science Practicum Student   February 2020 – December 2020
- Collaborated with a cross-functional team to develop forensic analysis models using Benford's Law and k-Means clustering to identify fraudulent activity and alert vendors of potential risks.
- Used SSIS to perform ETL for data warehousing in order to integrate all data from the client.
- Performed EDA and implemented an unsupervised learning model such as k-Means clustering to improvise the existing rule-based financial forensic model, which detected approximately 70% more outliers as compared to the rule-based model.
- Revamped the existing Tableau dashboard to provide real-time risk analysis featuring the new improved model in a number of interactive visualizations and presented our findings to the data science and fraud team.

Upstart   San Carlos, CA
Credit Analyst   May 2019-August 2019
- Gathered and analyzed financial data of loan applicants such as credit reports, credit history, income and spending habits to determine their credit worthiness
- Worked with potential borrowers and reviewed applications to verify elements of each loan application, such as employment, income, identity, and tax documents in a timely and efficient manner
- Streamlined improvements in the borrower application process by working with the engineering team to reduce the number of risk signals which required additional documents for low fraud applications

ACADEMIC PROJECTS

- **Data Analytics Using Python**: Led the team and analyzed Lyft's bike users in San Francisco. Utilized Jupyter to do the analysis in Python in which we discovered the busiest routes and recommended a better way for Lyft to allocate bikes. Provided visualizations of demographics of users, busiest bike routes and amount users spent using Seaborn.
- **Regression Modeling Using R:** Used an IMF dataset in a four-person project team to regress several variables such as GDP, unemployment, population, investments and imports to determine the relationship between these variables and to find out the effect of population growth on GDP growth. We assigned a dummy variable to the countries by determining if they were developing or developed countries. Conducted T-tests, F-tests and studied the omitted variable bias of the variables.

ADDITIONAL INFORMATION

Language Ability: Fluent in Punjabi and Hindi. Conversant in Mandarin and Malay
Community Involvement: Teacher at the Pandawas School for Refugee Children in Kuala Lumpur, Malaysia (Oct 2014- Oct 2015)