ANKUR GAUR

Principal Engineer

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Principal Engineer with 11+ years industry experience dealing with AI/ML modeling and deployment with advance understanding of statistical, algebraic and other analytical techniques. Highly organized, motivated and diligent team player SME in Payments and scalable systems with Low latency and High throughput.

Skills

Project planning and development	●●●●●
C, C++, Python, Java, Go, Scala	●●●●●
Machine Learning	●●●●●
Tensor flow, Pytorch, SageMaker, Caffe, Azure ML, MLflow, AirFlow	●●●●●
Agile Framework -Scrum, Kanban	●●●●○
Relational and NoSQL Database	●●●●●
SQL, Spark, Kafka, Flint, Power BI, Tableau, Data Bricks	●●●●○
Statistical Analysis	●●●●○

Work History

2018-02 - Current

Principal Engineer

Visa, BENGALURU

- **QSR Location based Scan for Wallet**: Spearheaded QSR project using the LatLng, Maps and Merchant wallet account to facilitate the payment without QR scanning.

Role : Principal Engineer
Tech Stack: Oracle Spatial DB, Redis, Kafka, Spark, Python, Go, Pytorch, Deep learning Model, MLflow, AirFlow, Docker, Event Based Architecture.
objective : Single tap payment to increase volume of transactions and provide value added service to wallets.

- **Shared IRF Project**: Developed new flow system to assign fee at time of authorization by classification of fee for all flavor of transaction for worldwide usage by using multiclass classification using classification of transaction based on deep learning models and ensemble of XG Boost tree based model.

Role: Principal Engineer

Tech stack : Python,Scikit, Sklearn, Numpy, Deep Learning muticlassification model, Ensemble model with XG Boosted Tree, PCA, Azure ML, PySpark, MLFlow, AirFlow
Objective: Innovation in System Architecture for custom Flexibility.

- **FaceID based Payments:** Designed and developed the module for FaceID identification which was used for payment authorization.

Role: Lead Engineer
Tech Stack: z/Os, Linux, Docker, ML-Algo (Deep Learning CNN based Model), Redis, Python, Keras, Pytorch, Go, Docker, AutoML, MLFlow, AirFlow.
Objective: Innovate new and user friendly way for payments.

- **Smarter STIP (Stand in Processing)** : Authorizing transaction on behalf of a member bank when issuer bank is unavailable to authorize transaction by developing Ml model(based on XG boosted tree) to assess risk score based on all flavor of real time transaction using deep learning model in TensorFlow framework using keras library , which enabled Visa to have low transaction drop rate with monetary impact of 76 Million USD annually.

Role : Lead Engineer
Tech Stack: TensorFlow, Keras, XG Boosted Tree, Python, Deep Learning, Ensemble, PySpark, Docker, Kubernates.
Objective: Prevent transaction drop rate due to resource unavailability.

- **Currency Conversion Bluebox** : Proposed and implemented system enhancements to improve performance and reliability of storage environment for currency file which improved transaction settlement to be more realtime, increasing settlement windows from 1 to 14.

Role : Lead Engineer
Tech Stack: Go, Redis, Docker, Kubernates, z/Cx, C++, Db2, gRPC, Event Driven Architecture, Agile Scrum Methodology.
Objective: Optimized the currency conversion to be realtime and flexible for updates.

- **Fraud and risk assessment** on Forcepost transaction using classical Decision tree based ML model for classification and logistic regression for risk assessment.

Role: Lead Engineer
Tech Stack: z/Cx, Docker, Kubernates, Hazelcast, Redis, Kafka, Go, C++
Objective : Assessment of Risk and bucketing of risky forcepost transactions to be processed with more scrutiny.

- **Smarter Clearing**: Optimizing the clearing and settlement compute engine to be batched with n transaction irrespective of the BIN and Account Range to prevent time in processing partial files from each account to improve the latency and throughput for processing.

Role: Lead Engineer
Tech: z/Os, linux, Assembler, C, C++,
Objective: Improve latency and Throughput of the Compute Engine.

- **India Data Localization** : Worked as the lead engineer along Indian Central bank (Reserve Bank of India) to implement data localization where India data at rest have to be in india at 24hr deadline. Split routed the India Domestic transactions to the india local data centre for processing and storage, for all other flavors of interregional and cross border transactions, after processing the data at rest is stored only in India

Role: Lead Engineer
Tech Stack: z/Os, Mainframe, C, C++, VSAM Files, Assembler, Monolithic Architecture, Waterfall Model.

Objective : To be compliant with the RBI data governing policy for a smooth conduct of business.

2016-10 - 2018-01

Product Developer II

Computer Science Corporation, BENGALURU

- Design & developed Celerity Fintech product which enabled platform- independent performance with no dependency on mainframe to run financial transactions on local system by migrating the core Hogan suit from assembler to Cobol & C++ resulted in client saving by 23%.
- Master card (Online Delivery System): An interface to transfer plastic information from merchant to issuer for transaction; developed & enhanced the MasterCard card transaction system by using the Hogan product suite which enabled business compliance designed for MasterCard.

2013-07 - 2016-10

Senior Software Engineer

Capgemini, BENGALURU

- Reconciliation Royal Bank of Canada's net settlement for the day using ETL tool IBM datastage on Mainframe.
- Insured Purchased Mortgages Enhance newly implemented Capital Markets Purchased Mortgage processing in Risk Weighted Capital Allocation to support mortgage and reduce operational risk by over 30% using basel 2 guidelines.

2012-09 - 2013-06

Research Assistant

TiFAC -CORE, New Delhi

- Led development of innovative solutions for supply chain management and payment systems, leveraging AI, ML, and Blockchain technology.
- Communicated strategies to analyst team, and received valuable feedback regarding approach to business observations.
- Planning and forecasting: This involved analyzing demand, predicting trends, and planning production and distribution accordingly on assembly line using industrial Robots.
- Attained advance level in Industrial Robot Programming from University of Applied Science,Augsburg Germany

Education

2021-04 - 2022-05

Post Graduate: Deep Learning

Indian Institute of Science - Bangalore

2008-08 - 2012-07

Bachelor of Technology: Mechanical Engineering

Inderprastha Engineering College - Ghaziabad

Certifications

Azure DP 100

Azure AI-900

Azure DP 102

Advance Industrial Robotics Programming from The University of Applied Sciences Augsburg, Germany