

CAREER SUMMARY

Credit risk modeller and statistics major with 4+ years of experience in building statistical models. Currently working as an Associate Director at CPM Risk Analytics, whose remit includes development of Regulatory, Provision and Decision Models/ scorecards and Credit Risk and Collections Strategies for Consumer and SME portfolios of Standard Chartered Bank. Prior to that, worked in Kotak Mahindra Bank's Business Intelligence Unit on propensity models and customer insights of liability customers.

WORK EXPERIENCE

Standard Chartered Bank (Associate Director, Credit and Portfolio Management- Risk Analytics) (April 2022- Present)

Role: Driving engagements involving BAU development of scorecards, portfolio diagnostics and risk decisioning for ad-hoc business requirements. It also requires collaborating with stakeholders and mentoring team members.

Key Engagements:

- Managed the end-to-end development of **Behaviour Scorecards** for Credit Cards and CashOne (loan on cards) portfolios of ASEAN markets to be used in portfolio management actions like line management, cross-sell, collections and feed into the IRB and IFRS9 PD models, involving data quality checks, data preparation, default tagging, segmentation, variable selection and transformation, model refinements and post model diagnostics with stakeholder engagement at every step- responding to challenges raised and pushing for approvals. The projects also required taking the model through an independent review process- responding to technical queries and challenges raised by the reviewers. Also, **trained and mentored team members** on model development process with the goal of making them independent contributor from their next engagement.
- Developed an **IRB PD** model for India's retail loan against property portfolio involving data checks, snapshot selection, back scoring data, segmentation, building segment-wise initial probability of default (PD) models, long run PD calibration and grading, followed by detailed documentation.
- Developed an **Income Estimation Model** for China's Partnership Portfolios to predict the income of customers applying to instant online digital lending products. Segmented the model development base using bureau exposure information, built two-stage weighted linear regression model, tested all assumptions, corrected for model inadequacies, computed performance metrics and assessed model stability basis benchmarks.
- Developed a **Behaviour Scorecard** for the Bank's largest partnership revolving credit (hybrid of card and loan products) portfolio. Efficiently handled large monthly datasets and wrote codes to optimise data processing. Solved for challenges in model design arising due to complicated nature of the product. Constructed innovative identifiers for **trend/ balance build and potential recycling** of loans (drawing one loan to repay another). Subsequently designed a **drawdown strategy** by evaluating customer's request for further disbursement within the assigned limit at the time of drawdown, using profitability criteria. Created and incorporated **daily level characteristics** of customer behaviour to make the strategy more sensitive.
- Actively involved in **automation and methodology improvement**- Automated the transformation and model results documentation, computing model performance and stability metrics on SAS for implementation and monitoring setup

Kotak Mahindra Bank (Deputy Manager, Business Intelligence Unit) (August 2020- April 2022)

Role: Responsible for driving cross-sell and customer engagement on the small ticket size digital portfolio by building propensity models and devising strategies around acquisition, balance deepening and retention

Key Engagements:

- Built **propensity models** to target opportunities for secured credit card, term deposit, life insurance and other liability products, followed by **campaign channel optimisation model** (RM, VRM, Email, SMS, App Push Notifications, WhatsApp) to further save cost and leading to 8x higher conversion
- Developed and automated the creation of a customer level events data for **Kotak's first ever engagement campaign** which focused on communicating **top five milestones** of customer's savings account journey with the bank resulting in a 3x higher email open rate
- Devised a **customer lifecycle management strategy for NTB** (new to bank) customers to cross sell insurance, trading and consumer loans in first 6 months. The insights and results were presented to the **CEO of Kotak 811** and received bank-wide recognition and awards
- Led a **persona-based customer analytics** project 'Know your customer' to classify them into **investors, protectors, spenders and affluent** using product holding, internal transactional and bureau data, making use of unsupervised clustering, text mining and segment-wise spends analyses

EDUCATION

Year	Degree	Institute	CGPA / Percentage
2018-2020	M. Sc. Statistics	SVKM's NMIMS School of Science, Mumbai	3.84/ 4.00
2015-2018	B. Sc. Statistics	Mithibai College, University of Mumbai	7.00/7.00
2015	Higher Secondary	Shri T.P. Bhatia College of Science	92%
2013	Secondary	St. Anne's High School	95%

INTERNSHIPS

CRISIL (Project Intern, Fixed Income Research)

(September 2019- January 2020)

Experian India (Summer Intern, Decision Analytics)

(May 2019- July 2019)

KNOWLEDGE OF TOOLS

- SAS 9.4 Advanced Programming (Certified Professional), SAS e-Miner (Certified Predictive Modeller)
- R, Python, SQL, Advanced Excel

ACHIEVEMENTS

- **Star Trek Award (Kotak Mahindra Bank)** For an outstanding performance and increased business contribution through analytical model implementation and providing actionable insights in H1FY22
- **You Made Difference Award (CRISIL)** - For mitigating the limitation of Excel on efficiency and capability to value complex Market Linked Debentures by migrating the VBA based process to R in 1 month
- **Student Representative (Mithibai Subject Board of Statistics)** - Appointed to suggest improvements in coursework, design and methodology