

# ANIRUDH MITTAL

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## EDUCATION

UNIVERSITY OF MINNESOTA, Minneapolis, MN  
Carlson School of Management

**Master of Science in Business Analytics**

June 2020

MANIPAL INSTITUTE OF TECHNOLOGY, Manipal, India

**Bachelor of Technology in Mechatronics**

June 2016

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## SKILLS

**Tools:** SQL, SAS, R, Python, Tableau, Excel VBA, Spark, Hadoop, AWS, GCP

**Techniques:** Credit Risk Modeling, Predictive Modeling, Strategy Development, Root Cause Analysis, A/B testing, Data Visualization, Big Data, Scrum & Agile methodologies, Credit Risk Modeling, XML Analysis

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## EXPERIENCE

**Risk Analyst – TFB Orinations**, T-Mobile, Seattle, USA

Oct 2020 - Present

*Data Modelling and Credit Risk Analytics – (SQL, SAS, ML, XML Analysis, Data Engineering, Strategy Development)*

- Created an automated framework on Python which iterated over 700 Decision tree, Logistic Regression and Random Forest models using data provided by 5 biggest bureaus to determine T-Mobile's new credit bureau partner
- Parsed and analyzed XMLs from all 5 major bureaus involving over 4K variables saving almost 200 hrs of work and enabling T-Mobile to create new strategies for customers with little to no credit information.
- Created modelling strategy for non-scorable customers (little to no credit data) using decision tree modelling. New strategy resulted in \$2 million additional revenue for T-Mobile.

**Data Analyst – Student Consultant**, CARLSON ANALYTICS LAB, Minneapolis, MN

June 2019 – May 2020

*Client: Company in Hospitality Industry – Causal Inference in Marketing (SQL, R, Tableau)*

- Causal Analysis to show change in onsite headcount, due to customer presence on newly launched mobile app
- Created dashboard using Tableau aimed at detecting and visualizing KPIs for business strategy development.

*Case Client: Company in Entertainment Industry – Root Cause Analysis (SQL, R, Tableau) [Competition Winner]*

- Developed a data-driven strategy to improve customer headcount by 11%, through better understanding customer churn cycle and defining customer dormancy thresholds using R and Tableau

*Case Client: Mall of America (MOA) MN – Visualization Dashboard (SQL, Python, Tableau) [Competition Winner]*

- Determined statistical trends in call frequency combined with exploratory data analysis of 40k+ call log data on Python
- Created a visualization dashboard on Tableau showcasing slices of data through heat maps; assisted MOA to utilize call log data in day-to-day operations by observing changes in KPIs

**Assistant Manager – Future State Data Architecture**, HSBC INDIA, Bangalore, India

Mar 2018 - May 2019

*Process Optimization and Credit Risk Analytics – (Project Management, SQL, Confluence, MS Visio)*

- Collaborated with vendors to deploy a tool in the future state architecture of HSBC, revamping loan decisioning workflow
- Created and maintained dashboards to track and analyze KPIs of the Credit decisioning process
- Led a cross-functional team in coding and testing over 250 new variables to be used in decision making for new loans and credit card offerings; Completed project before time, saving 25% of the resources

**Credit Risk Analyst - Information Management Risk**, HSBC INDIA, Bangalore, India

Feb 2016 - May 2018

*Data validation and Customer Insight Generation – (Business Operation, SAS, SQL, Excel VBA)*

- Analyzed over 15 years of data of all credit products on SAS and SQL aimed at anomaly detection on historically transmitted bureau data; led to the discovery of 12 major errors across reporting systems
  - Discovered trends in customer complaints and conducted workshops in Dubai for heads of retail banking to acknowledge the bottlenecks in the change management process. Subsequent actions reduced turnaround time by 33%
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## DATA SCIENCE/ ANALYTICS PROJECTS

**Causal Inference using R:** Designed a research study to understand the impact of Uber entry on the accident rate for the UK market. Calculated the impact by combining Matching and Difference in Difference techniques

**Dashboarding using Tableau:** Created a dashboard for a client to track KPI with live data on multiple time and product slices. Integrated capabilities to create new KPIs as per each department's objectives.

**Predictive Modeling using Python and R:** Presented white paper showcasing dependency of individual exam scores on the admission processes using a linear regression model

**Social Media Analytics on GCP:** Demonstrated democratizing of big data analysis through serverless cloud computing by collecting and analyzing Twitter data on Google Cloud Platform