# APURVA PRIYADARSHI

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ACADEMIC PROFILE			
2014	B.Tech., Chemical Engineering	IIT Kanpur	8.7/10
2010	Class XII	Greenland Public School, Ranchi	86.8%
2008	Class X	Vidya Vihar Residential School, Purnea	94.2%

#### PROFESSIONAL EXPERIENCE

#### **EXL SERVICE, Gurugram**

#### Senior Consultant, Decision Analytics

Jul'14 to present

- Early Engagement Communication Revamp for new credit card customers
- Upgraded the email communication strategy for new customers to increase digital and financial engagement
- Carried out product level **segmentations** on the past email data for digital and financial response using customer acquisition, credit behavior, past campaign response and timing of email predictors
- o Performed **A/B testing** to identify pockets at various customer lifecycle stages for maximizing campaign impact
- Digital Acquisition Wallet Models for Real-time Online Offer Optimization for a credit card issuer
- o Integrated Machine learning algorithms to marketing models for display ad optimization on issuer websites
- Real time wallet size, revolve behavior and conversion prediction for better targeting of online card prospects using clickstream, interest based , zip-aggregated bureau and multi-sourced data sources
- o Implemented ensemble classifiers like **Random Forest** and **GBM** along with techniques like Logistic Regression for real time offer optimization, **improving model performance (KS) by ~ 40%**
- Model Impact: Increase in Acquisitions by 13% and increase in Net Present Value by 18%
- Automation and Upgrade of Loan Loss Reserves Assessment
- o Led a team of 3 analysts to streamline and build robust control structures around LLR and Loss Forecasting
- o Recalibrated loss curve used to determine LLR for forbearance inventory, resulting in extra \$50MM to P&L
- o Upgraded multiple excel-based financial models to facilitate LLR calculations, reducing process runtime

# Highlights

- Promoted to Senior Consultant in Aug'16 and Consultant-II in Sep'15
- Part of Capability Development and Employee Engagement Initiatives
- Star Performer Award (3Q'15) and Rising Star Award (4Q'14)

#### **INTERNSHIP**

## **EUREKA FORBES LTD., Dehradun**

#### **Research & Development**

May'13 to Jul'13

- Qualitative and Quantitative Rubber Testing Protocols
- o Designed and implemented three tier control procedures to negotiate pricing and quality of rubber
- o Documented in-house technical paper to facilitate implementation which included procedures and standards
- o Incorporate intensity attenuation factors to improvise disinfection
- Ensured disinfection efficacy at auto-off point in cases of scaling with no cost increment

TECHNICAL SKILLS		
	R programming (John Hopkins University, Coursera)	
Certifications	Data Scientist Toolbox (John Hopkins University, Coursera)	
Certifications	Customer Analytics (Wharton Online, Coursera)	
	Fundamentals of Quantitative Modeling (University of Pennsylvania, Coursera)	
Languages and Software	SAS, R, Revolution R, Hive, Hadoop, MATLAB, Excel, Word, Powerpoint, UNIX	

# **ACADEMIC ACHIEVEMENTS**

- o Bagged Academic Achievement Award, IIT Kanpur for outstanding academic performance
- o All India Rank 1308 in IIT-JEE'10 (99.72 percentile)
- o Received Hindustan Pratibha Samman Award 2010 for outstanding academic performance
- o Qualified National Talent Search Examination (NTSE'08) [Stage-II] conducted by NCERT

# **EXTRA-CURRICULAR ACTIVITIES**

## **Technical Head, Efficycle [SAE IITK]**

Jan'12 - Dec'12

- o Modeled, designed and fabricated a human scale three-wheeler energy-efficient human-electric car
- o Got selected in top 60 out of 250 teams at the virtual round held at UIET, Chandigarh

#### Trekking

- o Active trekking enthusiast, trekked in Himachal, Uttarakhand and West Bengal
- o Participated in trail cleanliness and sustainable development drives in the remote villages of Himalayas