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	**Decision Analytics**	**Jul'14 to present**

Senior Consultant, Digital Marketing   Jul'16 to present

- **Early Engagement Communication Revamp for new credit card customers**
- o Upgraded the email communication strategy for new customers to increase **digital and financial engagement**
- o Carried out product level **segmentations** on the past email data for digital and financial response using predictors like customer acquisition data , credit behavior, past campaign response and timing of email
- 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
- o Real time wallet size and revolve behavior 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%**
- o <u>Model Impact</u>: Increase in **Acquisitions** by **13%** and increase in **Net Present Value** by **18%**

Consultant II, Digital Marketing   Aug'15 to Jun'16

- **Conversion Models for location based targeting on Television channels for a credit card issuer**
- o Predicted the propensity of approval of US credit card prospects using location-based multi-sourced predictors
- o Implemented Logistic Regression based classifier for better product offer positioning using zip based targeting

Consultant I, Loan Loss Reserves   Jul'14 to Jul'15

- **Automation and Upgrade of Loan Loss Reserves Assessment**
- 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** (2 out of 20 consultants to get promoted) - 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
- **Incorporate intensity attenuation factors to improvise disinfection**
- o Ensured disinfection efficacy at auto-off point in cases of scaling with no cost increment

TECHNICAL SKILLS

Certifications	R programming (John Hopkins University, Coursera) 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