

CAREER SUMMARY

Data Analyst and Product Management Professional

□ *Senior Analytics Professional (Fraud, Risk & Product Strategy) with 6+ years across Amazon, Grail Insights, ShareChat, and Toast. At Toast (2024–present) I turned analysis into shipped controls: a merchant-risk model, targeted post-auth AVS+Sift rules, cohort-based keyed-entry thresholds, unlinked-refund monitoring, and onboarding DBA screening — delivering multi-million USD avoided loss while touching less than 1% of traffic. Hands-on with SQL, Python, Tableau/Power BI; partner closely with Product, Engineering, Operations, Compliance, and processors to drive measurable chargeback reduction.*

CORE COMPETENCIES

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| □ Data Analysis | □ Stakeholder Engagement | □ Strategic Decision Making |
| □ Data Visualization | □ Automated Reporting | □ Team Leadership and Training |
| □ Operational Efficiency | □ Project Management | □ Business Intelligence |
| □ Product Analytics | □ Database Design | |

WORK EXPERIENCE

Toast, Bengaluru, Karnataka

Lead Fraud Strategy Analyst

20th May 2024– Current

- Launched merchant-level risk model (Hourly Alert) and operating playbook: Recall 56.4% (66/117), Precision 6.2% (66/1,064), Alert rate 0.76%, traffic-level FPR 0.713%; \$6.03M blocked post-flag with a central \$2.9M avoided-loss scenario; maintained <1% traffic touched while outperforming legacy hit rate (~0.8%) by 7.8×.
- Designed & shipped post-authorization rules for Toast Local (AVS × Sift) in response to Feb–Mar 2025 triangulation attack; cohorted CBs down ~87% vs Mar peak; non-cohorted CBs trending down MoM post-mid-Apr rollout; decline rates remained stable despite higher volume.
- Re-architected Keyed-entry controls: replaced single 0.95 cutoff with 7 thresholds across 12 risk cohorts; automated merchant selection by risk (keyed share, onboarding path, ecommerce hardware, historical declines/CBs). Enabled ~11,938 restaurants by Sep 2025; non-cohorted CBs –33% Jul→Aug 2025, new floor in Sep 2025.
- Stood up Unlinked Refund Monitoring (> \$250) with SOP + Hex case workflow; ~\$70k blocked (Feb 26–Sep 29, 2025). Roadmap: default-off, caps, step-up auth, dual-approval for high amounts.
- Built Suspicious DBA screening (cosine-similarity to restricted-term lexicon). First launched Nov 28, 2024; tuned Jan 2025. 499 alerts to date with ~19% PPV; actions: churn/restrict/switch processor; materially reduces partner/network violation exposure.
- Instituted measurement & governance: scenario-based avoided-loss model, value-weighted recall, weekly drift checks, threshold auto-recalibration, change control & audit trails with Product, Eng, Ops, and Compliance.

ShareChat, Bengaluru, Karnataka

Senior Product Analyst

14th March 2022– 4th August 2023

- Transitioned from Senior Data Analyst in Trust and Safety Operations to Senior Product Analyst within three months, taking ownership of the entire analytics charter.

- Drove multiple analytics projects, collaborating effectively with stakeholders across operations, product, engineering, legal, and design teams. Ensured cohesive project execution and alignment with organizational goals.
- Developed a profile trust score to identify high-risk users, resulting in a 30% reduction in post moderation costs and an increase in discarded post recall from 60% to 80%.
- Collaborated with the Data Science team on key projects including enhancing NSFW detection model and implementing an in-house OCR text detection model, utilizing SQL for data extraction and analysis.
- Identified and provided solutions for international OTP fraud on the platforms, leading the implementation with the engineering team resulting reduction in 95% of spike.
- Defined goals and metrics for Trust and Safety quarterly OKRs, aligning with other stakeholders. Demonstrated expertise in SQL for metric definition and tracking.
- Enabled stakeholders to receive timely reports using Python, SQL enhancing data-driven decision making.

Grail Insights, Bengaluru, Karnataka

Analyst, Research

18th June 2020 – 14th October 2021

- Promoted to Analyst within six months due to exceptional performance, leveraged SQL skills to enhance the QA process for Facebook payments operations, improving accuracy from 86% to 98.8%.
- Developed tools in MS Access, designed databases, and streamlined the QA/QC process flow, enhancing operational efficiency.
- Utilized SQL and Power BI to build dashboards and extract crucial insights from large data sets, facilitating data-driven decision making.
- Acted as a subject matter expert for AML, Transaction Monitoring, Due Diligence, ID Verification, Politically Exposed Persons, and trained QA, QC, and Trainers.
- Set up test methodologies and evaluation metrics for new team members, presented quarterly and monthly business reports using SQL, driving strategic changes based on leadership feedback.

Amazon.com, Bengaluru, Karnataka

Transaction Risk Investigator

9th October 2017 – 10th June 2019

- Specialized in fraud mitigation for Amazon Payments, utilized SQL and Tableau for identifying fraud patterns, building team dashboards for operational metrics.
- Filed Suspicious Activity Reports (SAR) to US-based regulatory authority FinCEN and UK-based NCA, showcasing regulatory compliance.
- Achieved notable success in identifying fraud patterns which saved the company more than 100,000 USD and preserved the company's reputation with customers and merchants.
- Provided training to a new batch of 6 investigators, demonstrating leadership and mentorship capabilities.

EDUCATION

Bachelor of Technology, Electrical and Electronics Engineering

Maulana Abul Kalam Azad University of Technology (Formerly WBUT), Kolkata, West Bengal

- Got 3rd prize in business quiz competition
- Developed a smart home device as a final year project and won 2nd prize in business model competition
- Developed a start-up named Bijay Cosmetics (<http://bijaycosmetics.tk>) and generated revenue of Rs. 25000 per month and developed a team of 5 people to support the business

CERTIFICATION

- **Six Sigma Green Belt** – Project Management Institute
- **Six Sigma Black Belt** – Project Management Institute
- **Project Management Foundations: Risk** – Project Management Institute