

Pankaj Mitra

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Profile

A thorough Professional with a track record that demonstrates self-motivation, creativity and entrepreneurial ability. Vivid thinker with a sound analytical skill set. Adept at solving business problems and deriving meaningful insights for better decision making using the techniques of Data mining and Machine Learning. Highly experienced with 5+ years in building advanced/predictive analytics models in marketing, IT, insurance and banking domain.

Education

National University of Singapore

M-Tech in Enterprise Business Analytics [2017 Jan – 2018 July]

Related Coursework: Foundation of Business Analytics, Advanced Analytics, Data Analytics (including Time Series Forecasting), Decision Making and Optimization, Clinical Health Analytics, Geospatial Analytics, Customer Relationship Management, Campaign Management, Text Mining, New Media and Sentimental Mining, Web Analytics, Service Analytics, Applied Engineering Statistics, Business Models for Hi-Tech Products and Scaling Agile

Manipal University, Manipal, India

Post Graduate Diploma in Banking and Finance, 2013-2014

Grade: 8.57/10 CGPA

Kerala University, Kerala, India – College: Sree Chithra Thirunal College of Engineering, Trivandrum

Bachelor of Technology- Mechanical Production Engineering, 2008-2012

Grade: 7.4/10 CGPA

Domain Certifications

Indian Institute of Banking and Finance, Mumbai - Junior Associate of Indian Institute of Banking (JAIB)

Institute of Chartered Financial Analysts of India University, Sikkim - Certificate in Business Basics

Google Analytics Academy

- Google Analytics for Beginners – Learnt how to set up dashboards, to analyze basic Audience, Acquisition, Behavior reports also set up goals and campaign tracking
- Ecommerce Analytics: From Data to Decisions - Discovered useful reporting and analysis techniques to help ecommerce business make informed decisions using Google Analytics data
- AdWords Search Certification – Learnt best practices for creating, managing, measuring, and optimizing search ad campaigns across the Search Network

Technical Skills

R, Python, SQL, Tableau, QlikView

Professional Experience

Mizuho Bank, Singapore

Data Scientist/Senior Credit Risk Analyst – Data Analytics & Portfolio Management, 2018 July – Present

- Working with vendors to implement POCs pertaining to AI in banking (example: **automatically reading financial spreadsheets given by the auditing firms and predicting the ratings**)
- Working with the HR team to build an **Employee Churn model**
- Working with the HR team to build a **Resume parser model** thus identifying the best suitable candidate for the job
- Taking initiative to start the Analytics/Data Management Team – by automating all the manual process and by **creating an entire Analytics infrastructure**
- **Created a web application using DASH Python** for an NLP project done for the Legal team in the bank
- Assisting in areas related to **Credit Risk Portfolio** Management (Corporate Portfolio) – Monthly and Quarterly reporting
- Working with a team of credit analysts to collate, prepare and generate **regulatory and management reports**
- **Monitor early warning mechanism** and prepare presentation deck on portfolio information
- Working with analysts to conduct **thematic credit stress testing and Industry wide stress testing**
- **Implementation of IFRS9** to find out the expected loss of the credit portfolio

NTUC Income, Singapore

Data Scientist – Customer/Marketing Analytics, 2017 July – 2018 May

- **Monitoring Business KPIs** by creating dashboards in Tableau for different audience hence catering to the business requirement
- **Formulating Marketing strategies** for the future
- Web Analytics using **Google Analytics** by creating a dashboard to explain the insights taken from the GA data
- Used customer data to preform Predictive modelling → **Attribution model, CHAID modeling, User Behavior Analysis**
- **Used machine learning techniques** to identify the qualified leads so that we can personally target them in a more efficient manner and in turn increase the ROI
- **Performed time series regression** analysis to predict the premium per day and hence the target can be estimated from this prediction

CrossTrack Pte Ltd, Singapore

Google Analytics Intern, 2017 April – 2017 May

- Participated in the GOMC Challenge hence generating more sales/profit for the company

Federal Bank, Pathanapuram, India

Assistant Manager – Analytics Team, 2014 August -2016 November

- Helped the Analytics team to **predict the monthly sales forecast** and used Tableau to do visualization
- Conducted RFM analysis & Association analysis using **Apriori Algorithm** for cross selling to increase customer satisfaction
- Built a **Propensity model** to predict the behavior of the customer
- Conducted cluster analysis to generate segmented profiles of customers
- Conducted an Analytics methodology to increase **campaign efficiency** by identifying the main factors that affect the success of a marketing campaign and target clients effectively with the help of Factor analysis, Cluster Analysis and Logistic Regression

- Helped the Legal team to extract data from all the legal documents and used some **NLP techniques** like Named Entity Recognition, Part-of-Speech Tagging, etc.
- Helped the Marketing team to build brand awareness/visibility and increase sales. Used **Google Analytics** and AdWords strategies like keyword, location, SEO and ad optimization to increase CTR
- Helped to build an **Ensemble model** to predict the next day demand. Techniques used include Linear Regression, Random Forest, and Gradient Boost

Mu-Sigma, Bangalore, India

Business Intelligence Analyst, 2012 June -2013 July

- Performed a vital role for suggesting a global information technology leading company to go for Windows OS instead of android OS at our Windows Phone Application team. Also conducted **RFM analysis, Segmentation and clustering techniques** to determine target customers for this product & **did visualization in QlikView**
- **Lead a team** for the network quality service of a multinational technology company and suggested methodologies to improve their revenue directly to clients. Worked with Bing Ads to determine specific ad classifications and number of advertisements displayed per page
- Increased customer satisfaction index (**Web Analytics**) of hp.com website by launching optimized mobile pages across all countries. Also, did an extensive analysis to determine the traffic of mobile devices into hp.com website
- Used random forest algorithm to help identify loyal customers and **predict the likelihood of customers** buying a recommended product

Other Data Analytics Assignments

- Worked on Rice Production dataset in Indonesia to predict what factors are mainly affecting the gross output as well as the price of rice in different regions. Used Linear regression to model the data. Identified regions and potential opportunities for improvement of yield
- Worked on Bayesian Network models by building prediction models to predict the likely injury level for vehicle occupants and to understand the factors that impact vehicle safety
- Created a dashboard in Tableau to demonstrate various levels and types of injuries caused in the workplaces of Singapore
- Used ArcGis platform for GeoSpatial analysis to determine the most accessible study areas in NUS using students' location data
- Worked on a real-time series problem to forecast the sales for a company
- Applied the various time series analysis techniques like ARIMA, Exponential Smoothing, Decomposition and Time series regression to forecast the weekly ratings of a TV show
- Applied Optimization techniques to help organize the Horse feed management in the most efficient manner for country farms