

Ritu Bansal

(519)-694-6383 ♦ ritu.bansalrb00@gmail.com ♦ [LinkedIn](#) ♦ [GitHub](#) ♦ [Website](#)

WORK EXPERIENCE

Manager, Data Science & Lending Pricing Mar 2025 - Present
Scotiabank, Canadian Banking Analytics Toronto, Canada

- Created profitability framework and segmentation model for automotive finance, enabling data-driven pricing and relationship strategies that delivered a 10% volume lift and 12% higher conversion.
- Developed a time-series mortgage volume predictor to forecast a 6-month horizon, integrating macroeconomic drivers to anticipate shifts in the mortgage book and guide portfolio strategy.
- Built a unified customer data asset summarizing \$45B/month in transactions across 12 systems, attributing activity to original sources. Developed a segmentation model to flag growing, stable, or declining client relationships thus driving proactive retention strategies and cross-team adoption.

Manager, Data Science & Deposit Pricing Aug 2023 - Feb 2023
Scotiabank, Canadian Banking Analytics Toronto, Canada

- Developed the foundational Price Sensitivity Model for a \$60B deposit portfolio, generating \$6M in incremental revenue through restructured pricing.
- Developed a Predictive Balance Churn Model, driving \$4M in annualized improvement by optimizing for balance retention and COF Margins.
- Built a Growth Propensity Model for targeted promotions, delivering +15% balance growth, 2x incremental campaign lift, and \$12M in annualized cost savings.

Associate, Data & Analytics Jun 2022 - Jul 2023
Scotiabank, Canadian Banking Analytics Toronto, Canada

- Designed, developed, and deployed highly effective self-serve dashboards & analytics tools with organization wide audience to automate the measurement and reporting of critical KPIs, providing key insights into campaign performances and client profiles.
- Enabled automation of EDL scripts, thus reducing project turnaround time by 80% to support cloud transformation.
- Provided critical support for time-sensitive product & client deep dive analytics, enabling data-driven decisions with swift and impactful results.

EDUCATION

Masters in Data Analytics(Artificial Intelligence) London, Canada
The University of Western Ontario

Bachelor of Engineering(Computer Science) Chennai, India
Anna University

SKILLS

Technical Skills: Python, SQL, GCP, Docker, A/B Testing, Experimentation, Causal Inference

Core Skills: End-to-end ML development, Product Analytics, Business Integration, Data Science Lifecycle Management, Stakeholder Management