

# Ritu Bansal

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## WORK EXPERIENCE

**Manager, Data Science & Lending Pricing**  
*Scotiabank, Canadian Banking Analytics*

Mar 2025 - Present  
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**  
*Scotiabank, Canadian Banking Analytics*

Aug 2023 - Feb 2023  
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**  
*Scotiabank, Canadian Banking Analytics*

Jun 2022 - Jul 2023  
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)**  
*The University of Western Ontario*  
**Bachelor of Engineering(Computer Science)**  
*Anna University*

London, Canada

Chennai, India

## 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