

Ruchita Maitri

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EDUCATION

Carnegie Mellon University, Pittsburgh, PA

Aug 2021 – Dec 2022

Master of Information Systems Management

Courses – Statistics for IT Managers, Database Management, Object-Oriented Programming in Java, Data Focused Python, Accounting and Finance Foundations, Economic Analysis

Indian Institute of Technology (IIT), Kanpur, India

Jul 2014 – May 2018

Bachelor of Technology (B.Tech) – Material Science and Engineering

GPA: 3.3/4.0

Courses – Applied Probability and Statistics, Regression Analysis, Advanced Statistical Methods for Business Analytics

TECHNICAL SKILLS

Programming Languages/Tools: Python, C, Java, HTML/CSS, JavaScript, SAS, SQL, Excel

Python Libraries: NumPy, Pandas, Matplotlib, SciPy, Scikit-Learn

ML Techniques: Regression, Decision Tree, Naïve Bayes, SVM, K-Means, KNN, Random Forest

Certifications: Intermediate Python (DataCamp), Data Manipulation with Pandas (DataCamp), Data Structures and Algorithms (Udemy)

PROFESSIONAL EXPERIENCE

Senior Manager – Credit Risk Analytics, Axis Bank, India

Jun 2018 – Apr 2021

Led risk analytics projects pertaining to credit cards and retail businesses portfolios by providing data-driven solutions to manage credit risk

Application scorecard model development and implementation

- Built ensemble logistic regression model to underwrite retail business proposals achieving 49.8% GINI
- Developed known credit model by ensembling credit bureau and financial-liability based models
- Refined credit model by reject inferencing unknown customers using fuzzy augmentation
- Devised score-cutoff strategy to optimize profitability and approval rate; deployed in Java-based rule engine
- Attained profit gain of 15% and delinquency rate reduction of 10% after six months of implementation

Data Analytics for business problem solving

- Predicted repayment behavior of credit card customers using intent-capability model; improved collection efficiency during resource crunch in COVID restrictions
- Executed decision tree modeling multiple times for risk categorization of customers to optimize policies
- Performed risk assessment of regions facing natural calamities such as floods and cyclones
- Evaluated portfolio health during COVID stress for provisioning losses and collection planning
- Computed early warning risk thresholds using PD-LGD model to avoid future losses

Monthly Reporting and Management

- Automated monthly risk review reports using SAS and Tableau to keep tab on credit risk and business growth, thereby assisting senior management in contingency planning
- Managed two direct reports; handled training, supervision of daily tasks and performance reviews

Data Science Intern, Ellicium Solutions Inc., India

May 2017 – Jul 2017

Hard Disk Failure Prediction – Objective was to notify the user about a possible imminent drive failure to prevent data loss and maintain data integrity

- Selected critical attributes describing physical health of hard disk such as sector counts, error frequency & spin retry count, etc. based on correlation matrix
- Used cross sectional time lag analysis to prove that the prediction of failure before 60 days is possible to comfort the process of backing up data
- Achieved 65% accuracy and 2% false alarm rate

LEADERSHIP

Captain, Institute Athletics Girls Team, IIT Kanpur

Apr 2017 – Mar 2018

Secretary, Rubik's Cube Club, IIT Kanpur

Apr 2015 – Mar 2016