# SHRUTI DESHPANDE

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## EXECUTIVE SUMMARY

Senior analyst with 4+ years of experience delivering sector-level insights in retail financial services. Translated large-scale portfolio data into executive-ready insights driving growth, loss reduction, and portfolio optimization

## WORK EXPERIENCE

**[HSBC](#) |** *One of the world's leading and most profitable global banks*                    **Bangalore, Karnataka**

**Senior Analyst, Risk Analytics**                                                                                  Dec 2022-Sep 2024

- Conceptualized and developed a **Python-based automated insights and alerting engine** to monitor credit card portfolio health across Asian markets, providing actionable insights on risk and profitability trends
- Applied **quantitative trend and anomaly analysis** to identify emerging portfolio risks and opportunities, reducing manual analysis effort by ~80 hours per week and accelerating insight delivery to leadership
- Reduced credit card **losses by 2%** in Malaysia through enhanced credit line management strategy
- Drove **8% growth** in classic card acquisitions in Vietnam by recommending to double the credit limit
- Generated insights and alerts for credit risk strategies that drove decisions by monitoring and analyzing profitability models across Asian markets

**Data Analyst, Risk Analytics**                                                                                    Aug 2020-Nov 2022

- Implemented a **centralized retail lending data** layer, **standardizing 20+ credit metrics** across 10 Asian markets, providing a consistent, reliable foundation for cross-market analysis
- Designed **Qlik Sense** visualization dashboard to report credit risk metrics on personal loans and mortgages that served more than **500+ stakeholders** and reduced ad-hoc query turnaround time by **24 hours**
- Conducted **early-warning and roll-rate analysis** on payment-holiday account during Covid-19, to identify shifts in customer repayment behavior, supporting proactive risk and portfolio interventions
- Collaborated with regional team to translate analysis into business insights, enhancing reporting and decision

## PROJECTS

[**Adidas Sales Analysis**](#): Processed more than 10k retail data records using **Python**, identifying market trends across 50 US states, pricing, and product segments to support data-driven pricing and growth decisions.

[**Tata Nano Relaunch**](#): Developed a relaunch strategy repositioning the Nano as a value-driven, aspirational car through safety enhancements, customization options, and influencer-led branding to target underserved segments.

[**Infinity Bank**](#): Designed a **propensity-based scoring** and segmentation model to cross-sell the least profitable product, identified high-value customers, and performed churn analysis to enable targeted retention strategies

## SKILLS

**Languages:** SQL, Python (NumPy, Pandas, Matplotlib, Seaborn, Scikit-learn), SAS
**Tools:** SAS, Excel Analytics, Qlik Sense, Looker, MySQL, Jira, Jupyter Notebook, Stat-Tools, Tableau, Power BI
**Coursework:** Operations-Research, Probability-Statistics, Spreadsheet Modelling, Database Management & Visualization, Customer Analytics, Machine Learning and AI

## EDUCATION

**University of Washington – Michael G. Foster School of Business, Seattle, WA**          Jun 2025-Jun 2026
Master of Science in Business Analytics                                                                          GPA: 3.8/4
**National Institute of Technology Surathkal, Karnataka, India**                                  Jul 2016-May 2020
Bachelor of Technology in Electrical Engineering                                                          GPA: 8.88/10

## MORE ABOUT ME

- Visited NASA space camp in 2011 during high school for being among the top 5% nationally
- Treasurer, SPICMACAY (volunteer movement) led logistics, artist relations for events with 500+ attendees