

PERSONAL INFO**Email:**chandrapratappal@gmail.com**Contact No:**

+91-7738263272

LinkedIn:<https://www.linkedin.com/in/chandrapratappal/>**Education:**

B.Tech. (Civil Engineering),
Indian Institute of Technology,
Bombay, 2016

Tools and Skills:

- SQL, Python, R
- SAS VIA
- Machine Learning
- Neural Networks
- MicroStrategy (Visualization)
- Microsoft Office
- Project Management
- Stakeholder Management

Certifications:

- Build a Face Recognition Application using Python
- Optimization Concepts for Data Science and Artificial Intelligence, SAS
- Deep Learning Using SAS Software, SAS
- Basic Mountaineering, AVBIMAS, Manali

Areas of Interest:

- Product Management
- Research and Development

Extra-Curricular Activities:

- NCC
- Basic Mountaineering Course

Personal Interests:

- Trekking
- Table Tennis
- Movies

PROFILE

Data scientist with 4+ years of experience in product analytics, predictive modelling, data processing & data mining to deliver insights and implement action-oriented solutions to complex business problems. Experienced at developing, testing & deploying Machine learning models (Decision Tree, Random forest, XGboost & Neural networks).

PROFESSIONAL EXPERIENCE**Senior Manager | ICICI Bank, Data Science & Analytics Group** [Nov'18-Current]

*Currently supervising a team of 3 to develop various **risk segmentation models** for assets & credit cards; working closely with debt service team to reduce the delinquency & NPA & also on preparation of monthly Model Performance MIS and weekly Collection reports*

Key Projects:**Pre Delinquency management** – Machine Learning models for identification of risky customer

- Developed & enhanced **current bucket to X+ models** using Exploratory data analysis
- Unified & automated the process for retail lending portfolio reducing the TAT by **5 days**
- Improved bounce coverage by **7%** than previous years and saved cost of **13 Mn** annually

Contactless Collection & Early Delinquency Management (EDM)

- Identified riskier segments of customers in retail portfolio using Machine learning Models
- Increased cost saving through contactless collection and **3%** reduction in NPA through **EDM**

IBANK Score - Process for Normalized Score generation across scorecards

- Designed process of calibrating various scorecards in the same range using **logistic regression**
- Normalized **iScore** which is currently being used to check **credit worthiness** of the customer

Text Mining - Identification of economically stressed customer

- Analysed customer communication data using **NLP** (Natural language processing)
- Developed Word Cloud & helped the bank in **4% higher** conversion & NPA reduction by 2.5%

Restructuring Datamart - Enabled checking eligibility online without visiting branch

- Created a DataMart overviewing of customers' credibility in compliance with **RBI Norms**
- Helped **13 Mn** customers to check the **eligibility** online, substantial reduction in cost & TAT

Loss Forecasting for Kisan Credit Cards

- Introduced loss forecasting to gauge **ECL & NPA%** for upcoming years

Business Analyst | Olacabs

[Mar'17-Oct'18]

Team- Ola Share

- Built a Seat utilization Sensitivity vs demand model resulting in **2.5%** increase in Seat Utilization
- Shaped the **supply wrt demand** from Airport to city and vice versa in Tier-1 cities to reduce stockouts and cancellation; peak hour stockouts dipped **~20%**
- Analyzed demand, supply & cancellations data; developed **Pricing strategy** to make share business profitable which resulted into **GTR improvement** by 1.6%
- Introduced **Matching Algorithm** to make airport rides more user friendly and profitable to Ola

Team- Ola Corporate Sales and Operations

- Built & automated critical **Scorecards, Dashboards** and **Reports** used in day-to-day sales operations, planning & strategic decision-making reducing TAT by **8 hrs.**
- Performed user funnel analysis to identify gaps which led to increase in active users by **9%**
- Developed a **calculator** which compares Ola prices to vendor prices and gives savings as output

Data Analyst | BRIDGEi2i Analytics Solutions

[Aug'16-Feb'17]

Project: Memory Price Recommendation Model – Spot Price forecasting using **ARIMAX Model**

- Forecasted the price for RAMs considering customer segment, product attribute and volume
- **35%** adoption rate of recommended prices & **10%** increased win rate for quotes

ORGANIZATIONAL ROLES**Manager, Public Relations | The Entrepreneurship Cell, IIT Bombay**

[Apr'14-Mar'15]

Leading student organization promoting entrepreneurship in India

- Led a two-tier team of 4 coordinators & 15 organizers to ideate and execute initiatives
- Initiated National Entrepreneurship Challenge; established 50 E-Cells among 200 colleges
- Part of the 4-member team that designed and developed website for E-Cell, IIT Bombay

Mess Secretary | Hostel 4, IIT Bombay (Elected by 600 hostel inmates)

[Jul'13-Apr'14]

- Introduced online **Rebate System** reducing food wastage by **17%**, thus lowering mess charges