

Hemanth Kumar

Senior Business Analyst



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[Linkedin](#)

A BITS Pilani Graduate with 6+ years of data analytics experience in fin-tech & healthcare space, currently building analytics for collections in Cars24. Strong experience in cross-functional collaboration across product, business, engineering and data science teams.

Skills

- Technical Skills: SQL, Tableau, Advanced Excel, SAS, Python, Pyspark, VBA
- Non-Technical Skills: Stakeholder Management, Leadership, Risk Management, Critical-Thinking, Analytics Driven
- Data Skills: Visualisation, Warehousing, Modeling, Wrangling, Mining

Experience



Cars24

Senior Business Analyst - Data Science, Risk & Collections | Nov 2022 - Present | Gurgaon

- Directed a team of 2 analysts to create Tableau-based dashboards and provide strategic recommendations to stakeholders on diverse collection metrics. Achieved a 10% increase in repossession rate and a 16% boost in liquidation rate. Streamlined operational efficiency by transitioning manual maintenance tasks to Google Sheets
- Identified and rectified loan disbursement breaches, reducing associated risk by 3X and potentially cutting Cost of Default by 13%, through collaboration with product and tech teams to develop targeted solutions
- Analyzed PAN India UCL loan data, excluding Corona impact, to understand vintage, roll, and prepayment curves. Identified poor collection efficiency and adjusted targets to mimic market metrics Implemented new risk criteria based on customer inquiries using cibil data and as a result reduced the risk by 2.3%
- Identified and monitored new digital underwriting funnel enhancements, identifying red flags and areas for improvement. Resulted in a 3% increase in disbursements and a 10% reduction in turn-around time
- Developed insightful business-use-case-driven tables leveraging raw data from a data lake, employing advanced warehousing techniques to drive data analytics initiatives



ZS Associates (Payroll - Ubique)

Decision Analytics Associate - Business Insights & Strategy | May 2020 - June 2022 | Pune

- Drove ~12% annual revenue growth and customer retention by 15% for a leading US biopharmaceutical company through strategic identification of scalable opportunities and precise customer segmentation, leveraging ML models.
- Analyzed customer journey and consumption patterns to identify stages to improve product adoption by 5%
- Supported product launch strategy by studying market and consumer behavior of proxy brand – this was then used to pick target customers based on available budget and build appropriate strategies to accelerate adoption among new business
- Projected market size using data from multiple sources (Warehouses, Retail, Hospitals) to gauge business penetration and supported programs to increase market share – resulting in gain of 2% market share
- Automated manual reporting tasks, reducing effort by 50%, while also leading client meetings, facilitating knowledge transfer sessions, and conducting pre-launch product explorations and competitor analyses



CyberTurf Solutions

BI Analyst - SAS Analytics | Jul 2017 - Apr 2020 | Hyderabad

- Identification of Data Redundancy: Played pivotal role in developing and implementing a data science approach to identify duplications in the database. Clustering techniques and connected components have been applied to identify groups of similar tables
- Information Security Domain: Developed a subjective model using SAS Macros that considers the parameters defining the application to calculate risk associated with an application. It helped the Information Security Team to place controls at appropriate places
- Mortgage Spending Pattern: Developed SAS programs to analyze the impact of macroeconomic policies on the spending pattern of mortgage refinance and modification customers. Developed a match control scheme from the mortgage portfolio to benchmark the spending pattern of new loan takers

Education



BITS Pilani Goa Campus

Msc. Chemistry | Aug 2013 - June 2017