Job Notification Form, IIT Delhi

Company Overview

Name:	Uniorbit Technologies Private Limited
Website:	uni.cards
Company Type:	Finance
Description:	We are a new-age fintech building the next-gen credit cards to cater to the unmet needs of millions of Indians
	We are trying to disrupt how traditional credit card lending functions and turn it around to give the customer what they want.

Job Details

Designation:	Risk Associate
Type:	Analytics
Place of Posting:	Bangalore
Job Details:	Data generation and storage:

Data generation and storage:
• Ongoing generation of data tags / variables based on implicit and explicit data, depicting customer purchase, risk and behavioural properties
• Maintain quality of the variables, and fill rates; Devise methods to improve data collection
Data strategies:
• Data science: Create new variables. Imbibe the value of creating and testing various strategies across the spectrum to learn and implement data-based solutions
• Product: Create customer events, establish customer identity, analyse customer product usage behaviour and engagement, suggest areas of improvement in customer engagement
• Marketing: Establish customer funnels across channels, evaluate cost effectiveness of sub-channels and how to use data to shape acquisition while marrying sub-channel performance with customer NPV (risk and return)
• Collections and operations: Create data-based strategies to bring efficiency in collections and operations
Risk policy and underwriting:
• Creates value by monitoring performance of existing risk policy, testing new policy, bringing new variables and models and improving acquisition performance
• Manage approval rates across channels while managing risk performance
• Pro-active portfolio management to prevent delinquency through franchise management by line, portfolio offer management
• Manual evaluation and tracking of individual applications to incorporate learnings in risk policy
• Assessing different data vendors to understand various capabilities that can be used for customer assessment
• Support business by designing relevant challenger programs to test new segments and monitor its performance
• Model customer attrition, spend, revolve, month-end balances, in-voluntary attrition (risk) and bring together assumptions to make customer NPV based decisions

Policy implementation:
• Responsible for ensuring the policy rules automated in system are working as required
Fraud management:
Responsible for minimizing fraud risks by constantly evaluating process gaps and improvising fraud check policy
Monitoring and reporting:
• Meticulous about reporting weekly / biweekly / monthly performance, and while adding value through deep process knowledge through insights on each metric movement
• Automates reports where high frequency reporting and monitoring is required
• Create metrics to evaluate performance of the solutions created

Joining By:	6 June 2022

Salary Details

CTC:	1,644,000 INR Per Annum
Gross:	1,444,000 INR Per Annum
CTC Breakup:	1444000 (Gross) + 200000 (Joining Bonus*)
Perks / Bonus:	200000 (Joining Bonus*)

Selection Process

Resume Shortlist:	Yes
Written Test:	No
Online Test:	Yes
Group Discussion:	No
Medical Test:	No
Personal Interview:	Yes
No. of Rounds:	3
No. of Offers:	5

Eligibility

Recruiting PHDs:	No

Eligible Departments:	B.Tech in Biochemical Engineering & Biotechnology, B.Tech in Chemical Engineering, B.Tech in Civil Engineering, B.Tech in Computer Science & Engineering, B.Tech in Electrical Engineering, B.Tech in Electrical Engineering (Power and Automation), B.Tech in Engineering Physics, B.Tech in Engineering and Computational Mechanics, B.Tech in Materials Engineering, B.Tech in Mathematics & Computing, B.Tech in Mechanical Engineering, B.Tech in Production & Industrial Engineering, B.Tech in Textile Engineering, B.Tech and M.Tech in Biochemical Engg & Biotechnology, B.Tech and M.Tech in Chemical Engineering, B.Tech and M.Tech in Computer Science & Engineering, B.Tech and M.Tech in Mathematics & Computing, B.Tech in Civil Engineering and M.Tech in Geotechnical and Geoenvironmental Engineering, B.Tech in Mechanical Engineering and M.Tech in Thermal Engineering, B.Tech in Mechanical Engineering and M.Tech in Computer Science & Engineering, B.Tech in Civil Engineering and M.Tech in Structural Engineering, B.Tech in Civil Engineering and M.Tech in Construction Engineering & Management, B.Tech in Textile Engineering and M.Tech in Computer Science & Engineering, B.Tech in Engineering Physics and M.Tech in Computer Science & Engineering, B.Tech in Chemical Engineering and M.Tech in Computer Science & Engineering, B.Tech in Production & Industrial Engineering and M.Tech in Computer Science & Engineering, B.Tech in Mechanical Engineering and M.Tech in Computer Science & Engineering, B.Tech in Mechanical Engineering and M.Tech in Computer Science & Engineering, B.Tech in Production & Industrial Engineering and M.Tech in Production Engineering, B.Tech in Civil Engineering and M.Tech in Water Resources Engineering