


Abha Jadon

Business Analyst

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Business Analyst with around 3 years of experience in analysing market trends and developing dynamic business strategies for credit cards and retail bank products. Experienced in SQL, trend analysis and PnL forecasting techniques. Excellent problem solving skills and interpersonal skills. Possess a Dual Degree (Bachelor's and Master's) in Electrical Engineering from IIT-Varanasi (2017).

Experience

Jul 2019 - Present **Business Analyst - 2**
Analytics and Information Management, CITI, Bangalore

Nov 2018 - Present **Insurance Analytics Setup**

One of the lead members of the Insurance analytics team

- Developed basic reporting framework for business to gain insights across APAC region, transitioned it to tableau saving 30% reporting time
- Designed campaigns by implementing lookalike targeting strategy for Life insurance products
- Developed Class 1 triggers to cut down quarterly campaign design and execution time
- Developed dynamic RM specific targeting strategy for existing clients in Singapore and Hongkong which helped realise 10% of the plan revenue in unprecedented time of COVID-19

Jul 2019 - Aug 2019 **Investment Client movement analysis**

- Did hypothesis testing and data validation to understand the cause of AUM decrement even with more inflow of Net New Money
- Analysed Investment client movement and market trends from past four years to understand drivers of Investment activity
- This analysis launched following key campaigns and themes
 - New Onboarding journey to increase engagement
 - Client PnL
 - Class-1 triggers based on client PnL

Jul 2017 - Jul 2019 **Business Analyst**
Analytics and Information Management, CITI, Bangalore

Mar 2018 - Jul 2018 **PIL Forecast Tool**

- Developed revenue forecasting model to measure the 2018 business performance against plan, as in APAC market Citi missed 2017 plan by \$31.4 MM in RCPL portfolio
- Forecasted PIL revenue using balance sheet revenue drivers and business knowledge, runoff of existing portfolio using regression. Adjusted the forecast for the noise based on ANR forecast, corrected overestimation of revenue by \$2.5 MM in Thailand
- Tracking of the forecast by comparing with actual data to ensure that the variance is within 2% tolerance

Dec 2017 - Feb 2018 **Target Client Metrics**

- Created a framework to track 'New to Bank' customers in the mortgage business for Asia Pacific market
- Worked with regional DM and 8 country product teams to understand the mortgage business and to arrive at key parameters to obtain target clients by income base and customer segments
- Identified clients acquired via digital channel using the source code to compare digital vs non-digital channel acquisition

Nov 2017	Opportunity sizing for GRABTAXI <ul style="list-style-type: none"> Identified the potential customer base for GRABTAXI to negotiate a partnership, by doing competitor analysis Combined Merchant Recommendation Engine data with customer base to identify the target customers Opportunity: \$76MM
Oct 2017	PUMA- Product Parameter standardization <ul style="list-style-type: none"> The objective of this exercise is to compare parameters within and across card logos and identify opportunities for standardization of card types and parameters, removal of unused logos to save maintenance cost. Revenue opportunity: ~10% APAC cards annual revenue. Worked on Russia market data
Sep 2017	Merchant Dashboard Designed a framework to monitor the Citi card retail spend
May 2015 - Jul 2015	Intern EATON Corporation, Pune Competitive Benchmarking <ul style="list-style-type: none"> Market research and benchmarking of switchgear with 6 leading competitors Proposed enhancement: Power rating from 132kW to 250kW Short circuit withstand capacity from 100kA to 150kA

Education

Jul 2012 - May 2017	Indian Institute of Technology (BHU), Varanasi Dual Degree (Master of Technology and Bachelor of Technology), Electrical Engineering	8.68/10
Apr 2010 - Apr 2011	Pragati Vidhya Peeth, Gwalior Senior Secondary : C.B.S.E.	90.2 %
Apr 2008 - Apr 2009	Carmel Convent Sr. Sec. School, Gwalior Secondary : C.B.S.E.	89.6 %

Skills

SAS/SQL	<div><div></div></div>	MATLAB	<div><div></div></div>
Java	<div><div></div></div>	Teradata	<div><div></div></div>
MS-office	<div><div></div></div>	UNIX	<div><div></div></div>
Tableau	<div><div></div></div>		

Achievements

- Citi Bronze award for Delivering impactful results
- Departmental Rank: 3rd in Dual Degree
- MHRD Higher Education Scholarship awarded: INR 1,48,800 for exemplary research during final year
- IIT-JEE AIR - 2773

Position of Responsibility

- Member of Student's Parliament (2016-2017 session)
- Convener of Grievances Redressal and Enquiries Committee (2016-2017)
- Organized quiz event GUESS in All India Paper Presentation Fest PRASTUTI 2015

Extra-Curricular Activities

- Member of Communications team in APAC team Citi (2019-2020)
 - Teaching Assistant : Computer methods in Power systems (Jan 2019- May 2019)
 - Member of Public Relations team in TECHNEX'15
 - Member of AIESEC - Varanasi chapter (2014-2015)
 - Participated in Mirage - Fashion show in Kashi Yatra 2015
 - Lead the team of freshers in AAGMAN - Interbranch talent competition- and won 3rd place in drama (2014)
 - Won first Place in NUKKAD NATAK in Kashi Yatra 2013
 - Participated in Robo-soccer (2012)
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Volunteer Work

- Buzz Women: A non profit organisation working primarily to help Poor class women with Business & Finance and Skill Development. I helped their trainer to improve her english speaking abilities.
- Kahi Utkarsh: Kashi Utkarsh is a non-profit organization run by the students of Indian Institute of Technology (BHU) Varanasi with the aim to uplift the underprivileged sections of the society. We helped kids of mess workers with their studies.