

## RESUME

### SUMMARY

- Senior Technical Product Manager with an extensive experience of ~11 years in designing Product(s) strategy using ML and data-driven solutions
- Proficient in predictive modelling, machine-learning and deep-learning algorithms.
- Adept in product and sales analytics along with an expertise in marketing and business consulting
- Successful delivery execution both in the capacity of a manager/lead and individual contributor across various competencies
- Maintain excellent interpersonal communication, time management and problem resolution skills

### TECHNICAL EXPERTISE

- Languages/Methodologies : Python (NumPy, Pandas, Scikit-learn, TensorFlow, Keras), R
- Machine Learning : Regression Techniques, Decision Trees–Bagging, Random Forest, GBM, Xtreme – XG Boost, LightGBM, CatBoost and Unsupervised Learning - Clustering, PCA
- Deep Learning : Neural Networks – ANN, CNNs, RNNs
- Resampling Methods : Bootstrap, Cross-Validation, Synthetic Controls, Propensity Scores Text Analytics: Text Mining, Language Models – Embeddings (deep learning algorithms), Sentiment Analysis
- Time Series : ARIMA Models, Causal Impact, Deep learning algorithms
- Digital Analytics : Funnel Analysis, Online Engagement (Online Behavior) Analysis, Campaign Analytics, Web Sessions, A/B Tests, Experimentation
- Tools : Adobe Analytics, Hadoop, Tableau, Hive
- Distributed Technologies : Web Services (REST)
- Database : SQL (Postgres, Teradata), BigQuery

### WORK EXPERIENCE

PayPal, Bengaluru, India  
Senior Technical Product Manager

Jan.2019 – till date

#### Projects:

- ❖ Payments Smart Routing –
  - Implementing product enhancements to improve profitability via optimizing Transaction Expense for PayPal.
  - Leading the Smart Routing track to minimize the cost and maximize approval rate for transactions using ML techniques. This exercise generates ~\$27M annual Cost savings to company's P&L/margin.
  - Working closely with Data Scientists and Product owners to implement the impact/changes. The effort requires PayPal's transaction Engine optimization and product enhancement strategy via ML models.
- ❖ Payments Settlement Layer Optimization –
  - Generated impact via improving the money movement process for transactions.
  - Lead the refund prediction track for customers via developing a transaction hold period strategy within the money movement layer of transaction engine.
  - Prediction of refunds for each transaction and implement money movement hold based on refund time and consequently save the cost from processing the settlement for the certain time.
  - The overall strategy helped in contributing ~\$20M annual Cost Savings to company's profit
- ❖ Transaction Bundling Strategy Optimization –
  - Generated impact via developing a strategy to bundle the transactions based on the low amount to save on fixed cost
  - Lead the low amount transactions bundling strategy based on ML model prediction within settlement layer optimization
  - The overall strategy helped in contributing ~\$10M annual Cost Savings to company's profit
- ❖ Merchants Experience/Behavior Impact – Demystifying merchant behavior post policy changes through various channels (calls/chats/web), capturing customer sentiments and social listening along with analyzing operational efficiency for PayPal KPIs Techniques– NLP, ML Model, T5 Transformers (Article/Text Summarization)

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- ❖ **Non-Measurable Activity Measurement** – Facilitate improved accountability between Sales and Finance organizations, building measurement models for non-measurable activities/exercises and estimating their P&L impact.  
**Techniques– Causal Impact Modeling, Time Series, Synthetic Controls and Propensity Score Matching**
- ❖ **Churn and Decline Prediction** – Provide support in building a one-stop shop for Churn and Decline Management, build a contextual model by identifying business decline reasons and expanding it into a predictive model incorporating multiple products to ensure effective customer service team's action  
**Techniques– XG Boost, Survival Analysis**

Fidelity Investments, Bengaluru, India

Lead - Advanced Analytics and Data Science Division

Nov.2015 – Jan.2019

#### Projects:

- ❖ **Health Care Recommendation Engine** – Provide support to Fidelity's 'Total Well Being of Participants' initiative by building predictive models for 'Medical Care Avoidance Prevention' and 'Total Medical and Out of Pocket' cost predictions and recommendations for suitable 'Health Plan Enrollment' to participants.  
**Techniques– Regressions, Random Forest, XG Boost**
- ❖ **Client Risk/Non-Risk Funnel Attrition** – Prevent clients' rebids in the market, built 'Feedback Loop Sentiment Analysis' for Relationship Management team using historical verbatim data from Net Promoter Score (NPS) for predicting client attrition and linking the same with other risk attributes.  
**Techniques– Text Mining: Sentiment Analysis, Topic Modeling**
- ❖ **High Value Participants Acquisition** – Develop managed accounts adoption prioritization approach by building 'Participant Adoption Prioritization Model' to identify highly attractive participants based on segmentation and scored participants based on their likelihood to adopt the service  
**Techniques– K-Means Clustering, Logistic Regression, Random Forest, XG**
- ❖ **Landing Zone Effectiveness** – Established Digital Analytics framework to understand the E2E behavior of the Participants, suggest immediate recommendations on changes in online enrollment process resulting in an additional inflow of \$100M+ for the business in 2017  
**Techniques– Digital Analytics Adobe Package – Workspace and Discovery**

Genpact LLC, Gurugram, India

Assistant Manager

Jul.2011 – Nov.2015

#### Projects:

- ❖ **GE Water and Process Technologies**
- ❖ **Loan Default Model**

#### ACCOMPLISHMENTS

- **Workplace Investing President's Circle** in 2017 in the "Innovation" category for setting up the 'WI Managed Accounts Analytics Support' with an annual business impact of \$350M
- 1st rank in Data Science Boot camp in 2018 in Business Analytics and Research (BAR) unit
- 5 Fidelity's 'You have earned it Award' since 2016 for several analysis supporting the business
- Analytics and Reporting Competency Award for contribution in establishing the SVM (Support Vector Machine) competency in BAR level
- Genpact 'Green Belt Certification' since 2014 for Design for Six Sigma (DFSS) methodology

#### EDUCATION

- Post-Graduation Diploma in Data Science and Business Analytics from Great Lakes Institute of Management Bengaluru, 2016
- M.A. Economics from Delhi School of Economics, 2011
- B.A. Economics from M.J.K. College, University of Bikaner, 2008