

# HARDIK BHARDWAJ

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## SUMMARY

A seasoned professional with 2 years of experience in e-commerce, risk, acquisition, product and retention analytics. I bring a unique combination of analytical and professional skills with a passion for numbers and a talent for breaking down complex problems, I have a proven track record of success in identifying and mitigating financial risks, retention strategies and marketing campaigns. I am a logical thinker with strong leadership abilities, committed to stay at the forefront of the ever evolving world.

## WORK EXPERIENCE

April 2022 - Present

### Dhurin, Noida

#### IDFC First Bank - Risk Analyst

- Improved default detection systems by 2.72% through CIBIL data-driven strategies.
- Developed predictive models for loan default probabilities, enhancing sales and marketing campaigns by developing in-house scoring system.
- Conducted market segmentation on loan data to optimize sales and UP-Sell strategies.
- Provided insights to improve branch performance to achieve sales targets and product solutions .
- Presented analysis and acquisition strategies to senior leadership for new business development.

#### Bodybuilding.com - Acquisition and Retention:

- Performed comprehensive cohort analysis to track customer behavior, resulting 6.8% increased retention rate.
- Used Apriori algorithm for in-depth market basket analysis, resulting in a 6.4% increased average order value.
- Conducted monthly segmentation analysis for precise targeting in marketing campaigns.

#### Toyota Financial Services - Risk Analyst

- Developed a Bureau and In-house score analysis platform used by senior leadership for minimizing risk and maximizing business potential .
- Transitioned SAS code to Python for efficient risk scoring and analysis.
- Utilized Decision Tree cut-offs and IV calculations for variable selection and implemented in platform.

#### Bajaj Allianz - Product Analyst/Developer

- Designed and implemented a data pipeline for seamless extraction and analysis from LinkedIn.
- Reduced default rate by 2.5% with efficient end-to-end pipeline development from scraping.
- Leveraged ReactJS, Django, MongoDB, and AWS for development and CI/CD for deployment .

#### Sanfe - Retention Analyst

- Improved retention strategies through customer data analysis using Tableau and SQL.
- Developed and implemented strategies to increase customer retention.
- Tracked and reported key retention metrics for strategic evaluation.

## EDUCATION

Aug 2018 - May 2022

B.Tech- Thapar University (8.9 CGPA)

## SKILLS

- **Technical Skills:** Python, SQL, Advanced Excel, Tableau, Power BI, Google Data Studio, MongoDB, AWS
- **Key Skills:** Strong analytical skills, Data Analysis, Sales Enablement, Client Management, Data Visualization, Project Management, Stakeholder Engagement, Market Segmentation, Predictive Modeling, Digital Advertising Campaigns, KPI Tracking, Senior Leadership Reporting, Customer Retention, Inventory Management, Systems Requirements Documentation, Self-driven, Accuracy, Measuring key metrics, Problem-solving, Verbal communication.