SAHIL MAKKER

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Summary of Qualifications

Expertise includes database marketing analytics, targeting and segmentation, predictive modeling, and credit risk analytics; Possess superior communication skills and an ability to influence & adapt quickly; More than 1.5 years of direct client facing experience with proven record of successful onsite project implementation & relation management.

Skillset

Technical:
- Base SAS, Advanced SAS, SQL , MS Word, MS Excel, MS PowerPoint, Visual Basic (Automation using Excel Macros)

Statistical/modeling:
- Binomial regression, Multinomial logistic, Nested logit regression, K-Means clustering, Classification And Regression Trees

Work Experience

EXL Service Holdings, Inc (NASDAQ: EXLS)   June 2008 to Present
Senior Programmer Analyst, Decision Analytics

Project Experience:

Client: <u>The Hartford Insurance Group, Marketing Analytics</u>   Sep 2010 to Present
Work location: Hartford, Connecticut, US
- Built acquisition model for prospect customer data base marketing
- Consult client over Customer Segmentation implementation & Life time value estimation for $2b auto insurance portfolio
  - Designed customer segments across portfolio, being used to guide marketing, acquisition, retention, customer management decisions
  - Developed statistical models, typing tools and analyses using advanced modeling techniques upon various portfolio, transactional, loss, US census, household/demographic data
- Meet business owners for analytics project planning and understand business requirements, guide offshore team and ensure smooth project delivery

Client: <u>Barclaycard UK, High Risk Account Management</u>   Jan 2010 to Sep 2010
Work location: Gurgaon, India
- Analyzed impact of restrictive actions/strategies on cardholder's lifecycle; Tracked accounts moving in/out of high risk segment
- Developed technique to track portfolio & campaign performance by behavior, P&L, Impairment. Reduced ETA from 5 to 1 day

Client: <u>Barclaycard UK, Portfolio Insight Analytics</u>   Apr 2009 to Dec 2009
Work location: Gurgaon, India
- Developed exposure optimization analysis to track portfolio's open exposure, and line decrease opportunity, without impacting spend pattern for different risk segments.
- Worked closely with the business owners to estimate impact on portfolio because of introduction of Debt Counseling laws
- Conceptualized dynamic delinquency identification process to gauge efficiency of transaction authorization process
- Designed one point information report for authorizations, took ownership to develop, manage & maintain authorizations data
- Created new risk metrics that models risks related to Bad repayment plans flow Rate & Charge-off rates

Client: <u>Norwich Union UK, Life Insurance data remediation</u>   Jun 2008 to Feb 2009
Work location: Norwich, UK
- Consulted client to build a business ready data mart for one of their insurance portfolio
- Portrayed various roles at Client end, analytics delivery site, IT vendor site, and offshore data entry site
- Managed vendor relationship with our IT Partner & guided 5 developers; Managed 400 Offshore data entry employees

Interned at: <u>Novo Nordisk, Marketing & Clinical research center, Delhi</u>   Jan 2007 to Jun 2007
- Interned as Clinical research associate, conducted data collection for post marketing surveillance for a Diabetes Mellitus drug

Education

- Chartered Financial Analyst (USA) Level 1 Qualified
- Six Sigma Green Belt certified
- Bachelors of Technology, Biotechnology from Thapar University, India, 2004 – 2008, GPA 3.8/4.0
- Senior High School, Class 12th, CBSE, 2004, Score 87.4% - (Top scorer in Physics in region)
- High School, Class 10th, 2002, CBSE, Score 85.2% - (Awarded for top percentile scorer in Science nationwide)

Extra co-curricular activities

- Marketing in-charge for national technical & cultural festival, Saturnalia 2006-2007. Secured $10K in corporate sponsorships
- Convened Stage Animation team from 2005-2008 for various shows at Thapar University
- Received awards for Painting at State Level competitions and recognized at National level competitions