

Shirin Santosh Nikam

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Professional Experience

Kotak 811.

2022 – Present

Designation: AVP, Role: Analyst, Location: Mumbai, Maharashtra

- **Portfolio and Risk Management:** - Portfolio deep dive, performing root cause analysis. Build a risk dashboard for monthly tracking of PL/CC portfolio.
- **Scorecard Validation:** - Validating the performance of existing application scorecard on our PL/CC book and identifying segments which can be further improved on.

EXPERIAN India.

2019 – 2021

Designation: Senior Business Analyst, Role: Analyst, Location: Mumbai, Maharashtra

- **Insights & Analysis:** - Perform deep-dives on the Bureau portfolio to identify business trends/Risks, patterns in customer behaviour using data analytics/mining techniques. Develop Market Insights Reports for Market Analysis on Balance Transfers, Portfolio Monitoring summary, Loss & Opportunity Identification, Markets to target for new Entrants using segmentation/clustering techniques on SAS.
- **Scorecard Validation:** - Validating the performance of existing collection/behavioural scorecards in terms of discriminatory power, predictability and performance across different scorecard segments and products for our clients. Suggesting calibrations/improvements required. And present the performance reports to business stakeholders/clients.
- **Product Development:** - Have worked on development of Portfolio Monitor Product which provided automated business level summaries to the clients on their portfolios on sourcing, risk and collections thus reducing TAT for clients to work around on Bureau data.

NEOGROWTH CREDIT PVT Ltd.

2018 – 2019

Designation: Senior Manager, Role: Analyst, Location: Mumbai, Maharashtra

- **Early Warning Scorecard:** - Identifying risky set of customers which will be monitored on regular basis, Best set of customers to target for Campaigns. Used Logistic Regression Technique on R.
- **Propensity Scorecard:** - Identifying customers with high propensity to offer enhancement/new product. Various Machine Learning Algorithms like Random Forest and Gradient Boosting Technique used.
- **Customer Segmentation:** - Analysing the performance of the login cases and determining rules/identifying parameters on which customers risk can be accessed during underwriting stage. Used logistic modelling/Segmentation technique on R.
- **Collection Calling Analysis:** - Building strategy for allocation of early bucket portfolio to collections calling team by identifying high risk borrowers using segmentation. Thus help in increasing auto resolution and reducing cost and efforts.
- **Portfolio Performance Analysis:** - Understand and measure the key metrics to develop strategic insights by analysing the portfolio performance using internal and bureau data for different industry segments. Performing Onus-Offus analysis using Bureau data.

HDFC BANK Ltd.

2015 – 2018

Designation: Manager, Role: Risk Analyst, Location: Mumbai, Maharashtra

- **Scorecard development:** - Development, implementation and calibration of Statistical models like Application, Behavioural, Collection scorecards to assess riskiness of customers. Using Segmentation, Logistic Regression, Random Forest, Clustering technique (SAS/Angoss Platform).
 - Developed behavioural scorecard for DOD product which helped in targeting customers for Top up loans, enhanced limits.
 - Developed collection scorecards to help in early bucket cases allocation to collection agencies and increase self cure rates.
- **Scorecard Validation:** - Monitoring the performance of application/behavioural/collection scorecards on periodic basis in terms of discriminatory power, predictability and deployment and suggest improvements. Build MIS reports/dashboards of the performance of scorecards and publish the results to respective stakeholders.
- Monitoring retail portfolio to identify business risks to help stakeholders to reduce customer delinquency.
- **Automation:** - Automating of existing process to minimize human intervention there by achieving maximum possible efficiency.

TECH MAHINDRA Ltd.

2014 – 2015

Designation: Business Associate, Role: Business Analyst, Location: Pune, Maharashtra**Project: AMS Industrialization, Cloud Competency**

- Responsible for Data gathering, data analysis and creating reports, documenting the functional/ business requirements
- Market research, qualitative/quantitative data analysis and documenting the findings.
- Analyzed the information collected regarding project details across various departments and prepared the framework to determine the eligible projects and best course to implement the managed service model across various departments using MS Excel.

INFOSYS Ltd.

2010 – 2012

Designation: Systems Engineer, Role: Software Developer, Location: Mysore, Karnataka**Project: Finacle CRM Conversion Project**

- Handled various activities of project like performing requirement analysis, data gathering and data analysis for Finacle CRM Screens. Understanding and documenting the business process and business requirements.
- Analyzing the design documents and developing the UI screen using JAVA. Adding various business rules and functionalities driven by business requirements for the UI Screens. Business validations using JAVA technology.
- Database management activities using PL/SQL.
- Unit testing and integrated testing

Education

Year	Degree/Certificate	Institute	Board	Result
2014	PGDM (Financial Services)	K.J.Somaiya Institute of Management Studies and Research	SIMSR	3.16/4 (CGPA)
2010	B.E (Information Technology)	FR. C. Rodrigues Institute of Technology, Vashi, Navi Mumbai	University of Mumbai	73%
2006	H.S.C	B.E.S Junior College of Science, Commerce and Arts, Mumbai	Maharashtra State Board	81%
2004	S.S.C	B.E.S English High School, Mumbai	Maharashtra State Board	85%

Skills

- Strong programming skills in statistical languages such as SAS Enterprise Guide, Base SAS, Angoss Knowledge Seeker
- Working Knowledge of Python, R, Tableau
- Proficient in SQL , MS Excel
- Excellent writing, communication and presentation skills