NIDHI KUMARI

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University Department Program	Indian Institute of Technology Kanpur Economic Science B.S-M.S. Dual Degree (2013-2018)

Skills

Business Skills				Technical Skills					
Portfolio Management	Credit Risk	Automation	Model Validation	SAS	DBT	SQL R	Databricks	Periscope
Profitability Evaluation	Pricing	Retail Banking Products	Strategy/Planning	MS Excel		Power BI	Snowflake	Mode

PROFESSIONAL EXPERIENCE

Swiggy, Bengaluru | *Business Analyst*   *(Jun'21-May'23)*

Part of Core Logistics and DE Experience team to track Promise compliance and Delivery Executive experince respectively

Core Logistics	- Developed and implemented end-to-end extensive data-driven **Power BI** dashboards and visualizations for **Food** and **Instamart** tracking all L0 & L1 Business-Address-Product metrics and reporting systems, improving data visibility and enabling informed gap in **Promise** compliance to improve business decisions - Assisted in **A/B** significance testing for Pan-India Range compliance (10 min) using statistical techniques on conversion rates, improving ED orders by **25-30%** and ED from 3.7 min to 3.2 min & for **Delivery Instruction crouton** analysis using analyticsl techniques to observe impact on **C2O and C2P** metrics
DE Exp & Growth	- Conducted thorough data analysis, generating weekly actionable insights for DE **NPS** as a result of weekly surveys that drove DE experience and growth improvements and helped in understanding DE attrition across cuts - Designed and documented comprehensive approach to identify **Bulk orders** based on Klaxon alerts and audit - Performed **Refyne** impact analysis using earnings, working hours and attrition rate to understand DE retention behaviour after availing early wages; Executed **Rain vs NPS** analysis to understand monthly and weekly trends - Updated existing dashboards optimizing backend queries and definitions subjected to **3M3R** initiative
Location Intelligence	- Improved app events instrumentation for **Tooltip to HC migration** providing support to ensure smooth adoption - Reviewed the correctness and staleness of **Recency score** (produced by AIJ) performing RCAs on order shares - Collaborated with stakeholders to define KPIs and produced documentation to capture business and product metrics required for solution design for **Pulse visits**, facilitating data-driven decision-making - Migrated Automated process to Databricks using Python queries to publish **Tech Outage Impact** RCAs
SuprDaily	- Developed data pipelines for F9 provided by AWS & ensured data quality and integrity for SKU **replenishment** - Managed end-to-end data projects like **Availability** and Wastage, including data collection, cleaning, analysis (consisting of Out of Stock RCA and Age), RCA and presentation, consistently meeting project deadlines - Mentored and trained junior analysts, fostering professional growth and enhancing team performance

HSBC Global, Bengaluru | *Business Analyst*   *(Jul'18-Jun'21)*

Part of Asia Pacific Business Consulting Unit to review & innovate existing Bank strategy for Unsecured lending

Portfolio management	- Developed **P&L Dashboards** for Balance Build Products (e.g. BT,CoE, Balcon) across ASP priority markets - Leveraged BB Dashboards for profitability evolution across plans by parameters (Bscore, Revolving criteria, Pre-payment) using major KPIs (Balance, Spend, Interest, Loss rate) - Conducted overall **Portfolio COVID Impact Analysis** of Spend, Balance & Credit limit for Malaysia on weekly basis - Investigated unanticipated trend of GII Yield for RBC vs Non-RBC takers subjected to Covid-19 impact
Strategy & Pricing	- Derived end-to-end SGH BT Pricing framework/ strategy for In&Out bound base using Bureau-score and On-us Balance and Anticipated **~1MN SGD** incremental RAR despite the population decline due to price increment - Reviewed existing MYH IPP evaluation, after incorporating MDR, which contributed **~72K MYR** incremental RAR - Assessed **RYG Moratorium Outrage** (for Credit Card, Personal Loan, Mortgage customers) based on Risk Tiers by Payment behavior; Post Implementation Results supported the hypothesis - Reviewed existing Credit related Operational Risk Model, helps to minimize early Credit risk frauds
Credit Risk Analytics	- Identified **financially stressed** customers during Covid-19 & generated vulnerable triggers to track - Prepared risk strategy for MYH portfolio by considering dimensions like Structural Risk, Past Delinquency, Prod Performance, Vulnerable Industries and Total Value at Risk. Later got replicated in other countries as well
Model Validation & Automation	- Supported **Propensity Model Validation** for ensuring effectiveness and efficiency of respective Model - Constructed a generalised & automated **Data Quality** Checks code to study nuances of KPIs from Data-sets