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| Company : | PayU |
| Company Name : | PayU |
| Nature Of Business : | Fintech, Payments Service Provider |
| Designation : | Business Analyst |
| Tentative Job Location : | Bangalore, Bombay, Gurgaon |
| | Role: Business Analyst |
| | Company: PayU Finance India Private Limited |

About Company:

About PayU A Prosus group company

PayU is the payments and fintech business of Prosus, a global consumer internet group and one of the biggest investors in the fintech space globally, with investments totalling \$700 million- to date. In India, PayU serves more than 350,000 merchants with 70+ local payment methods and is the preferred payments partner for nearly 60% of the e-commerce merchants, including all leading e-commerce companies and a majority of airline businesses.

PayU specializes in credit products and services for emerging markets across the globe. Headquartered in Mumbai, PayU Credit India has disbursed about 20 billion loans to date by volume and has disbursed more than \$280 million in consumer credit. PayU Credit provides consumers with easy access to affordable shortterm loans up to INR 5 lacs that can be availed in the form of personal loans, point of sale EMI and express loans. Lead by Prashanth Ranganathan, the company has been focusing on providing innovative solutions that make access to credit convenient as well as quick. PayU India entered the alternate lending business in 2017 with LazyPay, its buy-now-pay-later offering to provide consumers with convenient checkout options. It emerged as one of the most popular payment methods across 300+ renowned merchants in its network like Swiggy, Zomato, Samsung, Dunzo, GoAir, amongst others. Recently the company launched 'LazyPay Credit Shield' an end to end digital lending features that help its users to be mindful of their financial health and credit score and automates the entire process of disbursal. Riding on the success of the offering in 2018, PayU received RBI's approval to operate as an NBFC in 2018. PayU acquired a stake in PaySense in January 2020 to accelerate its vision for credit in India and leverage AI & ML to build a full-stack digital lending platform in India. PayU in its next phase of growth is developing a full regional fintech ecosystem providing multiple digital financial services in one integrated experience.

Roles and Responsibilities:

Description :

- i. Perform diagnostic and predictive analytics to help create a portfolio segmentation strategy considering, among others, macroeconomic environment, industry and micro-industry concentrations, product, lifetime value, usage, risk appetite, geography, seasoning, term, credit performance, etc.
- ii. Influence, monitor, and assess impacts to Family Capital Funding's portfolio as a result of pricing, product, acquisition strategy, underwriting policy, fraud detection, and portfolio monitoring and collections.
- i. Create predictive early detection credit deterioration capabilities using internal and external performance data.
- ii. Investigate, create, implement and validate various risk and financial forecasts using complex data including cohort and time series analysis of loan balances, revenue performance, net income performance, portfolio dynamics, etc. and ensure an enterprise wide consistency in estimations.
- ii. Interface with Acquisition, Pricing, Product, Marketing, Finance, and Operations teams to help build relationships, set goals and track operations performance, providing an actionable feedback loop as it relates to portfolio performance across key Family Capital Funding metrics.
- i. Ensure sound credit control by taking a pro-active approach to risk management within the risk guidelines of Family Capital Funding.
- i. Demonstrate governance, control and risk management behaviours in alignment with Family Capital Funding policies and practices. Document all new processes per Enterprise policy
- ii. Assist with developing and enhancing credit structuring/packaging and risk assessment capabilities to identify and maintain good business opportunities with new and existing clients.
- i. Perform detailed analysis and interpret information to make recommendations to Senior Management on critical strategies including non-standard and ad-hoc requests as determined by management.
- ii. Ensure the timely and effective communication of forecasting results & variance drivers; anticipating potential needs in an effort to establish and maintain good working relationships with key business stakeholders.

Requirements to be successful in this role:

- i. Degree (BE / B.Tech / MS, PhD or equivalent) in Computer Science, Mathematics, Operational Research, Statistics or Natural Sciences
- ii. Strong problem solving skills with an emphasis on product development..
- ii. A very clear understanding of probability and statistics, analytical approach to problem solving, and capability to think critically on a diverse array of problems
- i. Supervised Machine Learning Algorithms: Predictive Analytics, Logistic Regression, Bayesian Approach, Decision Trees, Support Vector Machines. Neural Networks etc.
- ii. Understanding of advanced algorithms (i.e. Deep Learning, Probabilistic Graph Models) will be good to have
- ii. Familiarity with statistical methods such as hypothesis testing, forecasting, time series analysis, etc - gained through work experience or graduate level education
- i. Excellent business judgment and risk assessment as demonstrated by previous work or academic experience in an analytic role related to economic or business analysis
- ii. Strong Analytical and Problem-Solving Skills as demonstrated by previous experience in developing creative solutions to business strategy, technological, and operational problems
- Excellent SQL and analytic programming skills (R, Python, SAS, Excel), willingness to work closely with large data sets and get into the details with business processes
- i. Knowledge and experience with statistical concepts and financial analytics (break-even analysis, NPV estimation, downside risk assessment)
- ii. Desire to help small businesses by eliminating inefficiencies and excessive costs in the lending business

| | Program | AE | BS | BE | CE | CHE | CSE | EE | ES | ME | MSE | PHY | CHM | MTH | ECO | DES | IME | CGS | HSS | EEM | MSP | NET | PSE | Stats |
|---------------------------------------|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-------|
| Eligibility : | BT | Yes | Yes | | Yes | Yes | Yes | Yes | -- | Yes | Yes | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| | BS | -- | -- | | -- | -- | -- | -- | Yes | -- | -- | Yes | Yes | Yes | Yes | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| | MT | Yes | Yes | | Yes | Yes | Yes | Yes | Yes | Yes | Yes | -- | -- | -- | -- | -- | Yes | -- | -- | Yes | Yes | Yes | Yes | -- |
| | DoubleMajor | Yes | Yes | | Yes | Yes | Yes | Yes | -- | Yes | Yes | Yes | Yes | Yes | Yes | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| | dual | Yes | Yes | | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| | dualB | Yes | Yes | | Yes | Yes | Yes | Yes | -- | Yes | Yes | Yes | Yes | Yes | Yes | -- | Yes | -- | -- | Yes | -- | Yes | Yes | -- |
| | dualC | Yes | Yes | | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | -- | -- | -- | -- | -- | -- | -- |
| | Mdes | -- | -- | | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | No | -- | -- | -- | -- | -- | -- | -- | -- |
| | MBA | -- | -- | | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | No | -- | -- | -- | -- | -- | -- | -- |
| | Phd | No | No | | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No | No |
| | MSc | -- | -- | | -- | -- | -- | -- | -- | -- | -- | Yes | Yes | Yes | -- | -- | -- | -- | -- | -- | -- | -- | -- | Yes |
| MSR | Yes | Yes | | Yes | Yes | Yes | Yes | -- | Yes | Yes | -- | -- | -- | -- | -- | -- | Yes | -- | -- | -- | -- | Yes | -- | |
| Cost to Company : | CTC - 18.7LPA | | | | | | | | | | | | | | | | | | | | | | | |
| | Base : 17Lakhs | | | | | | | | | | | | | | | | | | | | | | | |
| | Variable : 10% | | | | | | | | | | | | | | | | | | | | | | | |
| Package Details : | CTC : 18.7LPA | | | | | | | | | | | | | | | | | | | | | | | |
| | Joining Bonus Year 1 : 1Lakh | | | | | | | | | | | | | | | | | | | | | | | |
| | Joining Bonus Year 2 : 1Lakh | | | | | | | | | | | | | | | | | | | | | | | |
| | Total Package : 20.7Lakhs | | | | | | | | | | | | | | | | | | | | | | | |
| Bond : | False | | | | | | | | | | | | | | | | | | | | | | | |
| CPI CutOff : | 7.0 | | | | | | | | | | | | | | | | | | | | | | | |
| Medical Requirments : | | | | | | | | | | | | | | | | | | | | | | | | |
| Resume Shortlist : | False | | | | | | | | | | | | | | | | | | | | | | | |
| Aptitude Test: | True | | | | | | | | | | | | | | | | | | | | | | | |
| Aptitude Test Duration: | 1hr 15mins | | | | | | | | | | | | | | | | | | | | | | | |
| Group Discussion: | False | | | | | | | | | | | | | | | | | | | | | | | |
| Technical Test: | True | | | | | | | | | | | | | | | | | | | | | | | |
| Technical Test Duration: | 1hr 15mins | | | | | | | | | | | | | | | | | | | | | | | |
| Technical Interview: | True | | | | | | | | | | | | | | | | | | | | | | | |
| Technical Interview Duration: | 60mins | | | | | | | | | | | | | | | | | | | | | | | |
| Number of Techincal Interview Rounds: | 2 | | | | | | | | | | | | | | | | | | | | | | | |
| HR Interview: | True | | | | | | | | | | | | | | | | | | | | | | | |
| HR Interview Duration: | 60mins | | | | | | | | | | | | | | | | | | | | | | | |
| Additional Information: | Online Test (Apt+Tech) 1hr 15mins..7+ CGPA | | | | | | | | | | | | | | | | | | | | | | | |