

Company : PayU
Company Name : PayU Finance India Pvt Ltd
Nature Of Business : Fintech, Payments Service Provider
Designation : Data Scientist
Tentative Job Location : Bangalore, Bombay, Gurgaon

Role: Data Scientist

Company: PayU

Location preference: Bangalore/ Mumbai

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 short-term 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-nowpay-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.

Description :

Responsibilities i. As a part of the Global Credit Risk and Data Analytics team, this person will be responsible for carrying out analytical initiatives which will be as follows: - i. Dive into the data and identify patterns i. Development of end-to-end Credit models and credit policy for our existing credit products i. Leverage alternate data to develop best-in-class underwriting models i. Working on Big Data to develop risk analytical solutions i. Development of Fraud models and fraud rule engine i. Collaborate with various stakeholders (e.g. tech, product) to understand and design best solutions which can be implemented i. Working on cutting-edge techniques e.g. machine learning and deep learning models

Requirements

i. Degree (BE / B.Tech / MS, PhD or equivalent) in Computer Science, Mathematics, Operational Research, Statistics or Natural Sciences i. Strong problem solving skills with an emphasis on product development. i. Work with and create data architectures. i. 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. i. Understanding of advanced algorithms (i.e. Deep Learning, Probabilistic Graph Models) will be good to have i. Familiarity with statistical methods such as hypothesis testing, forecasting, time series analysis, etc - gained through work experience or graduate level education i. Experience with relational databases NoSQL databases such as MongoDB, Elastic Search, Redis or any graph database i. Skilled at data visualization and presentation i. Most importantly, an inquisitive mind, an ability for self-learning and abstraction along with a risk appetite for experimentation and failure i. Strong problem solving and understand and execute complex analysis i. Experience in at least one of the languages - R/Python/SAS and SQL i. Familiarity with the best practices of Data Science

	Program	AE	BSBE	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 - 17LPA
	Variable - 10%
	CTC - 18.7LPA
Package Details :	Joining Bonus Year 1 - 1Lakh
	Joining Bonus Year 2 - 1lakh
	Total Comp - 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