

# Kartik Chhimpa

Consultant II at EXL Service

Highly skilled Credit Risk Consultant and Data Analyst with experience in predictive modeling and strategy development. Experienced in analyzing large datasets and implementing industry best practices with a robust foundation as an IIT graduate .



✉ kartik13rer@gmail.com

📞 9634689454(Gurgaon)

📄 [developeasusual.github.io/](https://github.com/developeasusual)

🌐 [linkedin.com/in/kartik13](https://linkedin.com/in/kartik13)

## WORK EXPERIENCE

### Consultant II (Credit Risk Analyst) EXL Service

01/2023 - Present

*Achievements/Tasks*

- **BNPL(Buy Now Pay Later)** : Designed and deployed BNPL program strategies by implementing tuned interest rate and adjusting customer approval criteria based on risk profile using FICO, Vscore, delinquency and Inquires.
- Set maximum amount limits for various merchants based on their profile, enabling the company to manage risk effectively while providing a valuable service to customers.
- Completed the legal bureau reporting and collaborated with cross-functional teams to ensure alignment and smooth execution of the BNPL program.

### Consultant I (Data Analyst) EXL Service

06/2021 - 12/2022

*Achievements/Tasks*

- **CLA(Credit Line Adjustment)** : Using Gradient Boost algorithm identified CLA eligible customers and used decision tree model to obtain optimized credit Limit value with Python and SAS.
- Recommended a strategy to identify risky customer segments with charge-off rates exceeding 10%, resulting in a savings of \$1MM annually.
- Analyzed 2.1MM accounts on monthly basis for CLA account separation keeping Industry best practices for compliance and profitability.

### Embedded Hardware Engineer (Intern) Vecros Technologies PVT. LTD.

02/2021 - 04/2021

*Achievements/Tasks*

- **Drone surveillance system**: Designed schematics and developed PCBs for BMS (Cell balancing and OV/UV/OC protections), ESC (40A continuous current).
- Completed Controller PCBs for Flight controller communicating using USB, I2C and UART protocols, Gimbal Driver and IMU (9-Axis MEMS) with Jetson Nano.

## EDUCATION

### B.Tech Electrical Engineering Indian Institute of Technology, Roorkee

07/2017 - 06/2021

68.72%

### Senior Secondary Board Yadav Bharti Sr. Sec. School

06/2016 - 06/2017

78.40%

## SKILLS

Python

SAS/SQL

Data Analysis

Statistical Programming

Credit Risk Assessment

## ACHIEVEMENTS

EXL Stellar Performance Award Q1'22

IIT JEE Advanced 2017 Rank : 541 (OBC)

12th Technothon (IIT Guwahati), Silver Certificate with AIR: 136

18th SOF NSO finals, International Rank: 484

## PROJECTS

Speed sensor-less control of railway traction drives  
(09/2020 - 02/2021)

- Completed sensor-less speed control with FOC of induction motor using Rotor-flux error based MRAS (Model reference adaptive system).
- Achieved fast transient response and noise immunity and overcame drift effects and Inherent coupling problem between stator current and rotor flux in Induction Motor operation.

## LANGUAGES

English

*Native or Bilingual Proficiency*

Hindi

*Native or Bilingual Proficiency*

## INTERESTS

Python

Data Analysis

Strategic Planning

SAS/SQL