

# Pratik Shubhankar

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## Summary

A result driven analytics professional with three years of work experience in Analytics industry adept at understanding business requirements, designing detailed analytical approach, building and implementing analytical models, and providing insights and recommendations.

- ▶ **Industry Knowledge:** Banking
- ▶ **Domain Knowledge:** Credit Card Risk Strategy, Digital Marketing, Campaign measurement, Fraud analytics
- ▶ **Statistical Techniques:** Correlation, Multicollinearity, Linear Regression, Logistic Regression, Cluster Analysis, Decision Trees, CHAID, C.A.R.T, Exploratory Data Analysis
- ▶ **Tools:** SAS, SQL, Basic R, Python, Knowledge SEEKER, Microsoft Office (Excel & PowerPoint).

## Professional Experience

Organization – EXL Service – 3 Years (Sep 2015- Present)

Role	Senior Business Analyst – Data Analytics (Apr 2017 - Present)
Domain	Digital Marketing (Credit Card portfolio of a top tier US bank)
Key Projects	<p><i>Campaign Optimization (May'17-Present)</i></p> <ul style="list-style-type: none"><li>▶ Developed segments based on customer's digital behaviour and operational expense pattern, and specifically targeted each segment with the most effective set of digital marketing campaign further optimizing the sequence of campaigns to be sent in order to achieve maximum lift across digital activity and other KPIs.</li></ul> <p><i>Credit Card Sticker Testing to Improve Digital Activation (Nov'17-Apr'17)</i></p> <ul style="list-style-type: none"><li>▶ Designed Testing Framework to compare the performance of three types of card activation sticker (promoting different channels of activation online/offline).</li><li>▶ Thereon, performed A/B testing analysis to identify best performing sticker which helped in improving Digital Activation by 6%.</li></ul> <p><i>Real Time Trigger Strategy (Sep'17-Oct'17)</i></p> <ul style="list-style-type: none"><li>▶ Performed exploratory analysis utilizing digital journey data and customer behaviour to identify potential drivers of digital inactivity and lack of digital sustainability</li><li>▶ Implemented real time trigger strategies based on the identified drivers to drive digital activity leading to 80bps lift in digital usage over a period of ninety days.</li></ul> <p><i>Digital Usage Planning and Forecasting (Jul'17-Sep'17)</i></p> <ul style="list-style-type: none"><li>▶ Developed a time series forecasting model to forecast digital and mobile usage rate of new and existing card customer across multiple product segments.</li><li>▶ Further, prepared business case and strategies to enhance digital usage across segments lagging behind.</li></ul> <p><i>Digital Usage Dashboard Automation (Apr'17-Jun'17)</i></p> <ul style="list-style-type: none"><li>▶ Developed an executive dashboard to highlight various Digital KPIs trends and their drivers providing monthly highlights to head of Digital Marketing.</li><li>▶ Further automated the whole process utilizing MS Excel &amp; VBA saving eighty hours of monthly effort.</li></ul>
Responsibilities	Project Management, Team Management, Client Management, Understanding Business Requirement, Exploratory Data Analysis and Dataset Creation, Statistical model development, Deck Creation, Presenting analytical insights & recommendations.

Role	Business Analyst – Data Analytics (Sep 2015 to Mar 2017)
Domain	Acquisition Risk Strategy (Credit Card portfolio of a top tier US bank)
Key Projects	<p><b>Credit Line Strategy (Nov'16-Mar'17)</b></p> <ul style="list-style-type: none"> <li>Designed next generation of line assignment strategy for one of the leading high end Co-Brand product, reallocating credit exposure from high risk and low profit to high profit pockets leading to 6% increase in Year-2 Profits</li> </ul> <p><b>Exploratory Analysis to Develop Strategies (Sep'16-Oct'16)</b></p> <ul style="list-style-type: none"> <li>Studied risk, profitability and sales impact of Limited Time Offers on Rewards and Co-Branded products hence recommending its feasibility across products</li> <li>Benchmarking credit lines of our proprietary products against industry over the years, thus recommending need for increase in average lines.</li> </ul> <p><b>Fraud Swap-outs (Jul'16-Aug'16)</b></p> <ul style="list-style-type: none"> <li>Studied and categorized fraud attack across product portfolio and implemented acquisition fraud risk strategies to curb Synthetic ID fraud attack and bring early MOB delinquencies under Risk Appetite Framework guardrails</li> </ul> <p><b>Acquisition Underwriting Policy Framework (Sep'15-Jun'16)</b></p> <ul style="list-style-type: none"> <li>Designed sub-prime expansion underwriting strategy for industry leading cashback product utilizing decision trees and customer segmentation techniques, leading to 30K incremental accounts annually with a projected impact of over \$10 MM revenue in 5 years</li> <li>Developed a model score based underwriting framework for leading co-brand product leveraging clean bureau tests and reject inferencing – adding over 10k accounts annually with a projected impact of \$15.8 MM revenue in 5 years</li> </ul>
Responsibilities	Understanding Business Requirement, Exploratory Data Analysis and Dataset Creation, Statistical model development, Deck Creation, Presenting analytical insights & recommendations.

## Education

Degree	College, University	Marks (CGPA/%)	Year of Passing
B. Tech (Industrial Design)	NIT Rourkela	8.44	2015
12 <sup>th</sup> Grade (AISSCE)	Kendriya Vidyalaya (C.B.S.E)	93.6%	2010
10 <sup>th</sup> Grade (AISSE)	Kendriya Vidyalaya (C.B.S.E)	80.5%	2008

## Other Activities and R&R

- Employee of the Quarter Award – Apr'18 from EXL
- Employee of the Month Award –Jun'16 from EXL
- Awarded Best Project Award for Sub-Prime Underwriting Strategy- Apr'16 from EXL
- Awarded Best Team Award- Q1 2016 from EXL (Acquisition Risk Strategy)