

VIMAL MEHTA

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Profile:

- ⇒ Masters of Business Administration with 14+ years of experience in NBFC, Credit Bureau, database management, Banking, digital & multi-channel analysis, data analysis & Event Management.
- ⇒ Well versed in different Bureau, banking products & processes, SDLC, SLC.
- ⇒ Performed detailed analysis on Retail Liability and asset products, digital channel marketing, proficient in database creation / migration and hands on experience on SAS, Sybase, UNICA, DB2, WPS, Bigdata, spark, Marketing Cloud suite .
- ⇒ Prior work experience with Experian India, ICICI Bank and Times Event Managers.

WORK EXPERIENCE

Poonawalla Fincorp Ltd, Pune
Vice President -Analytics (Jun'20 till date)

VP (Data Science and Analytics):

Reporting to Head of Data Science & Analytics

Responsibility Include:

- ✓ Portfolio and cross sell analysis
- ✓ Business information reports
- ✓ Standardization and automation of processes for cost and error reduction.
- ✓ Identification of right set of leads for business growth.
- ✓ Prioritization of leads for high conversion ratio.
- ✓ Cost optimization projects
- ✓ Business & collection Incentive generation
- ✓ Market expansion and New product development strategy
- ✓ Work closely with CxO to understand the requirement and design relevant analytical business solution.
- ✓ Bureau liaison
- ✓ Early warning signal for collection team
- ✓ KPI development and maintenance for business trends monitoring.
- ✓ Applying analytical and database techniques to prepare insight for business teams
- ✓ Handling a team of 7 members.

Experian India, Mumbai
Senior Analyst (March'15 to May2020)

Data Analytics and deliveries:

Senior Analyst (Mar'15 to May'20) reporting to National Head

Responsibility Include:

- ✓ Migration of processes to new system for performance improvement and TAT reduction.
- ✓ Involve in standardization and automation of processes for cost and error reduction.

- ✓ Work closely with clients/ business team to understanding the requirement and design relevant analytical business solution.
- ✓ New Bureau products development and cross sell to clients
- ✓ End to end testing in bureau migration activity
- ✓ Custodian of data and responsible for ensuring the guidelines of regulating bodies to be followed at work floor.
- ✓ Publish KPI's to all management levels for monitoring of business trends.
- ✓ Applying analytical and database techniques to prepare insight
- ✓ Handling a team of 13 members.

ICICI Bank, Hyderabad
Manager (May 2009 till Feb2015)

Digital & Multi Channel Analytic:

Manager – I (Apr'14 – Feb'15) reporting to DGM

Responsibility Include:

- ⌘ Identifying issues and provide appropriate approach to increase channel usage.
- ⌘ Identifying ways to reduce attrition.
- ⌘ Real time offers trigger to increase customer attachment.
- ⌘ Campaign execution based on business requirement to increase channel usage.
- ⌘ Designing and developing the Dashboards for trend analysis and decision making.

CASA Analytic & Cross sell:

Assistant Manager – II (Apr'11 - Mar'14) reporting to DGM

Solely catering the Pan India Business requirement.

Responsibility Include:

- ⌘ Projecting future CASA flows .
- ⌘ Reviewing the analysis and finding the business actionable with RBH and Zonal Heads.
- ⌘ Assigning FPR for the actionable and tracking the results.
- ⌘ Business Actionable Includes: Campaign, Generating Leads, Contests, Upgrading the customer Segment/Product.
- ⌘ Assisting RBH for the Zone Portfolio Reviews.
- ⌘ Identifying and Monitoring the Outliers in Service, Compliance, Operation to enhance the customer satisfaction.
- ⌘ Enable business to increase customer holding.

Liability/ Loans Portfolio Reporting/Senior Management Projects:

Assistant Manager – I (Sep'09 - Mar'11) reporting to Chief Manager

Responsibility includes:

- ⌘ Designing and developing the dashboards as per the business requirement.
- ⌘ Interpret reports and providing the key highlights to the business team.
- ⌘ Ensuring the Quality by evaluating the data set used.
- ⌘ Monitoring the Dashboards and maintain the timely delivery.
- ⌘ Identifying the triggers and highlighting to the business.
- ⌘ Apart from Liability Reporting team, Solely handing the senior management Projects.
- ⌘ Projects include: Analysis, Sensitive Reporting, Adhoc's, Strategic Initiatives.

Sales Channel Reporting/Analytics:

PO (May'09 - Aug'09) reporting to Manager

- ⌘ Catering analytical requirement of sales business, trend analysis.
- ⌘ Highlighting the triggers to business by interpreting the trend from various reporting.
- ⌘ Providing Key Performance Indicator to the Group heads for the strategic decisions.
- ⌘ Assisting product heads in the Portfolio review with behavioral analysis.
- ⌘ Monitoring the timely dissemination of all dashboards to the business to enhance timely decision.

Major Projects

- ✓ Geo Analytics report generation.
- ✓ Bureau Analytical products
- ✓ Data Center migration
- ✓ Scoring based model development for credit process.
- ✓ Segmentation of customer for service related preposition.
- ✓ Setup process to provide vicinity relative offer to customers on real time basis aimed to increase card transactions.
- ✓ Setup process to identify fraudulent customers on real time basis aimed at preventing major fraud.
- ✓ Identify potential customers through their past historical financial & non-financial to offer them suitable product.
- ✓ Develop process to minimize cost of customer maintenance of bank, by linking customer through identification of certain triggers and trends.
- ✓ Set up process to provide high quality services to customers aimed at reduction of customer escalations and saving funds of company.
- ✓ Identify profitable vendors to reduce cost of allocation & maintenance of processes.
- ✓ Identify productivity of SM through sourcing & retaining relationship with customers.
- ✓ Monitor ATM performance aimed at providing uninterrupted services to Customers and cost management.
- ✓ CASA projection, based on trend analysis, which helps business to assign correct targets.
- ✓ Integration of different systems (liability, loans, cards, D-mat, etc) for customer portfolio management.
- ✓ Zonal Analytics
- ✓ Cross sell analytics
- ✓ Fraud detection and prevention management
- ✓ Customer Linkages
- ✓ Score card creation
- ✓ Employee Productivity tracking
- ✓ CASA Portfolio Management
- ✓ Data integration
- ✓ Cost reduction processes
- ✓ Campaign Management

REWARDS & RECOGNITIONS

- Recipient of XFactor Award in Annual Apac Meet FY 2018-19 at Bali
- Recipient of "DWH Excellence Award" in Annual Meet FY- 2013-2014 of BIU
- Recipient of "Star Award" in Annual Meet FY- 2011-2012 of BIU.
- Recipient of "Rising Star Award" in Annual Meet FY- 2010-2011 of BIU.

Previous Assignments in Brief:

- ✓ Event Coordinator, TIMES Event managers, Dec 2006 – Jul 2008

EDUCATION

- ⇒ Post - Graduation Diploma in Banking (PGDB), Manipal University, 2009
- ⇒ MBA, Raj. Tech. University, 2008
- ⇒ B. Sc., Mohan Lal Sukhadia University, Udaipur, 2006
- ⇒ Trainings/ Seminar:
 - BSE program, Mumbai on BOLT.

- Training session on Sybase IQ from Sybase company organized by current employer
- Seminar on Marketing "Brand India summit" in 2007 in Mumbai.

⇒ Technical Skills:

- RDBMS: SQL Server
- Packages: MS Office (Word, Excel, Power Point)
- Operating System: Windows 98, Windows XP
- Software Knowledge: SAS(BI), SybaseIQ, Taradata, UNICA,WPS,DB2,LSQ,Finnone,SFMC
- Knowledge of different procedures, sql, macro, data steps...

PERSONAL DETAILS

- ⇒ Date of Birth: 06th April 1984
- ⇒ Reference available on request