**Mayank Chandra**

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**OBJECTIVE:**

### To accomplish a challenging career in Analytics and Management Information System (MIS) using cutting edge technologies where learning is a process and contributes towards the growth of the organization.

**SUMMARY:**

* ~7 years of experience in Credit Card and Retail domain in Collections & Risk Analytics both on the Strategy and MI front.
* Also gained some experience into Fraud Analytics of UK Debit Cards.
* Expertise in working with SAS, SQL, VBA, Excel and Data warehouse concept.
* Mentored a Summer Intern on one of the Live Project; also mentored a colleague from a different Vertical on SAS.
* Supporting dynamic business decision-making solutions through various cuts of Analytic agendas, Data mining and extraction.

**EXPERIENCE:**

* Currently working as Assistant Manager in **Barclays Shared Services**, Noida in **Fraud Analytics** of UK Debit Cards from Oct’15 onwards.
* Worked as Assistant Manager in **Barclays Shared Services**, Noida in Collections and Recoveries Analytics of Europe Retail and Business Banking (ERBB) from Jun’13 – Oct’15.
* Worked with **J P Morgan Chase**, Mumbai into Risk Analytics of Credit cards as Business Risk Specialist from Sep’11 – Jun’13.
* Also worked in TCS-Eserve for 2 months into Risk Analytics.
* Worked as Business Analyst in ACOE (Analytics Centre of Excellence) **GENPACT**, Bangalore into Collections Analytics of PLCC (Private Label Credit Cards) of GE from July’09 – June’11.

**QUALIFICATION SUMMARY:**

* **PG Diploma** in Advanced Computing (DAC) from **CDAC ACTS, Pune** in 2009.
* **B-Tech** in **Information & Technology** (2004-2008) from Northern India Engineering College, Lucknow with First Class.
* 10+2 from Mahanagar Boy`s Inter College (U.P Board) in 2004.
* 10th from Mahanagar Boy`s Inter College (U.P Board) in 2002.

**KEY PROJECTS:**

**Spain New Entry Analysis:**

**Environment**: SAS, SQL.  
**Responsibility**: Analytics.

**User**: Barclays Spain, Collections

**Description**: This analysis helped the business to understand that there is no significant shift in the population between the 2 sample periods we are analyzing (Dec’12 – Aug’13 and Sep’13 – May’14) but the effect of recurrent payers have increased significantly which is making the new entries higher. The effect of new entries is not visible as the Cure rates have also increased in proportion. Below are the recommendations provided to the business:

* Based on the results of recurrent population, treat them in pre-delinquency and target them with remedial strategies.
* Hold these accounts for those many days before assigning to branch collections.

**Italy Rehabilitation Analysis:**

**Environment**: SAS, SQL.  
**Responsibility**: Analytics.

**User**: Barclays Italy, Collections & Recoveries

**Description**: The objective of this analysis is to analyze the performance of accounts which were rehabilitated in 2014 and to understand the profile of customers showing adverse performance post Rehabilitation. Also the analysis requires to size the Potential Rehabilitation population basis the recent payment behavior. Below are the key findings from the analysis:

* 38% of accounts were rehabilitated not complying with the policy of which 53% were observed to be performing worse.
* Due to some technical issue in the system, the new amortization plan could not be opened and these accounts were rehabilitated at a later stage without accessing their affordability again.

A proposal was also given to the committee to increase the Rehabilitations which was considered and work is in progress to implement it.

**Delinquency Movement report:**

**Environment**: SAS, SQL, VBA, Excel.  
**Responsibility**: Development, design, coding, testing and Implementation

**User**: Barclays Italy, Collections

**Description**: Delinquency report helps the business to track the performance of agencies working on the delinquent accounts in terms of the roll rates (Cure, Stable, Roll Back and Roll Forward). This report was developed keeping in mind the performance of accounts between the billing cycles and not at the month-end. This gives a more clear picture of payments between the due dates and also every account get equal number of days between there due dates irrespective of when an account is billed. Also the performance of agencies is tracked between the two billing days of an account in terms of number of days an agency worked on a particular account. This report was developed from scratch and completely automated using SAS and VBA which help saving 4-5hrs per execution.

**USA POS Analysis:**

**Environment**: SAS, SQL.  
**Responsibility**: Analytics.

**User**: UK Debit cards, Fraud Analytics

**Description**: With the migration of Magnetic strip cards into Chip and Signature card in the USA, the business want to understand if the Debit card fraud has moved from POS to ATM or from USA to any other neighboring countries.

* Of total transactions happening on the POS terminals across USA only 14% transactions are Chip based transactions in Nov’15.
* There was a steep increase which was observed on the CNP fraud transactions and a declining trend on the POS fraud transactions. CNP fraud transactions has increased from 37% in Sep’15 to 61% in Nov’15.
* ~90% of the incremental fraud volume is coming from the transactions happening on the Hotel merchants.
* Specific rules were built around these merchants that helped in reducing the fraud rate.
* There was no specific trend observed on ATM transactions and transactions happening in neighboring countries.

**Portugal Settlement Tool:**

**Environment**: SAS, Excel, VBA  
**Responsibility**: Development, Forecasting

**User**: Barclays Portugal, Collections & Recoveries

**Description**: To decrease the size of Recovery book by means of increasing the Settlements, Portugal needed a tool basis which the Settlement amount of an account can be evaluated. This helps in offering the right Settlement amount for an account in which Barclays should bear minimum losses and hence impairment kept for an account can be released.

* The future valuation of an account was forecasted taking into consideration the HPI and GDP movements. NPV of this valuation is calculated using the EIR.
* Future cost (Court cost and Lawyer cost) was taken into consideration while calculation the Settlement value.
* Settlement Value was calculated for the entire entity (all the accounts and collateral directly related to an account).
* Tool was developed on Excel using VBA to make it user friendly.

**Skip Bad Finds Report:**

**Environment**: SAS, SQL, Excel, VBA

**Responsibility**: Involved in Analysis, Design, Coding, Testing and Support.  
**User**: GE, Retail Sales Finance, Collections.

**Description**: SKIP is the collection process for finding the good phone number.  
Business never had a historic report developed to see whether an account getting located through an Auto -Skip process reenters back into Skip. This report enabled a 30 days performance drilldown for Skip Locate Accounts and a Performance review for Sites working on these accounts. This report is primarily used as a feedback tool for Skip Agents and is integrated into their AES scoring. The agents are paid according to the $$ collected and Locate effectiveness. This report also contributed to Cost Savings.

**SOFTWARE PROFICIENCY:**

* **Languages:** Advanced SAS (EG and Unix based), VBA, SQL, HTML, C, C++
* **Operating System:** UNIX, Windows XP
* **Mailing Application:** Microsoft Outlook
* **Application:** SAS EG, Business Object, MS Excel, MS Word, MS PowerPoint

**TRAININGS CONDUCTED:**

* Mentored a Summer Intern on a Live Project for 2 months (May’15 - Jul’15).
* Mentored a colleague from a different vertical in Barclays on SAS in one of the Mentorship program in Q4-2014. He is now a part of Global Analytics Unit, Barclays.
* Conducted Base SAS training for new hires in Jul’12.
* Conducted VBA for Excel training in Aug’12.

**TRAININGS ATTENDED:**

* Risk Management Learning Series (RMLS), JPMC in Nov’11.
* Six Sigma Lean training, GENPACT, also completed a Lean Project which contributed to productivity savings of 432 Hrs/Annum.

**AWARDS:**

* **Barclays**
  + Appreciation award from Head, Global Analytics unit – May’14
  + Appreciation award (Team) from Head, Global Analytics unit – Jan’14
* **JPMC**
  + Employee of the month in Risk Analytics– Feb’12
* **Genpact**
  + Customer Appreciation Award – March’11
  + Customer Appreciation Award – June’10
  + Silver Award (Team) – Mar’10

**STRENGTHS:**

* Good communication and interpersonal skill.
* Good management skills.
* Capable of working in a flexible environment.

**EXTRA CURRICULAR ACTIVITIES:**

* Won TT tournament at GENPACT level.
* In the top 2 percentile in the aptitude test conducted by NIIT (all India level).
* Won prizes in tae-kwondo, debate, racing competitions.
* Active member of college football, cricket and volley ball team.

**I hereby declare that all the information mentioned above is true to the best of my knowledge.**

**Mayank Chandra**

**Date: - 04th Mar, 2016**

**Place: Noida, India**