Romil Varadkar
Senior Manager, Edelweiss Group
7045152918
romil.varadkar@gmail.com

EDUCATION

Indian Institute of Technology (IIT), Indore 2013, Bachelor of Technology in Computer Science and Engineering : CGPA - 7.2
Finance Risk manager (FRM) by GARP, level 1 cleared, Nov'14

CAREER HIGHLIGHTS

1. Seasoned and Competent Analytics professional with total work experience of 5 years spanning across Analytics, Consulting, Project Management & Developing Decision Science Solutions
2. Effective Stakeholder Management – across levels, both internal and external
3. Strong domain experience in Retail Lending, Marketing and Customer Analytics for Insurance, Retail, CPG, Technology and Telecom. Process Expertise in Estimated Credit Loss for NPA Provisioning, Claims Analytics, Underwriting, Optimize Customer Churn, identifying Cross-sell/Up-sell opportunities, Segmentation and Profiling, Pricing Analytics, Forecasting
4. Statistical techniques used: Linear Regression, Logistic Regression, Clustering, CHAID, Factor Analysis, Time Series
5. Machine Learning algorithms used: Neural Networks, Support Vector Machines, Gradient Boosting Machines, Random Forest Trees and KNN
6. Deep Learning Exposure: Image detection in Python using Tensor Flow - APIs used - :ImageAI
7. Exposure to Distributed Computing framework - Apache Spark through Python

PROFESSIONAL EXPERIENCE

Edelweiss Group | Aug'18 to Present | Senior Manager

1 **SME Approval Decision Rules** – The focus is to design a predictive scorecard which encompasses variables around the financial health of businesses and Promoters and using the same to identify isolated pockets of 'Bad Book' with higher delinquencies. Statistical techniques – Ensemble stacking using GBM, Random forest, SVM, Naive Bayes and Logistic regression

L&T Financial Services | Apr'17 to Aug'18 | Senior Manager

1. **Loan approval Scorecard** – L&T Financial services targets approving a consumer loan within seconds on the basis of a predictive scorecard model quantifying customer intent & financial health. The focus is to design a predictive scorecard which accurately isolates and rejects a bad customer pool without taking a major hit on the Approval rate. Statistical techniques – Ensemble stacking using GBM, Random forest, SVM, Naive Bayes and Logistic regression

2. **Collection Propensity Scorecard** - Developed a default Risk Scorecard for the active consumer base to enable Collection teams to prioritize efforts. Model focused on identifying customers in the lower Delinquency buckets at a higher risk of default and those at higher delinquency buckets at a lower risk of Default. Statistical techniques – Ensemble stacking using GBM, Random forest, SVM and Logistic regression

3. **Risk Based Pricing** - Improving approval rate was a high priority to enable increased revenues which created a need for a risk based pricing model. Interest rate to be charged is now a direct function of Credit Risk, which enables us to allow high risk customer with a higher Rate of interest instead of rejecting him/her.

4. **ECL – Estimated Credit Loss for NPA Provisioning** : Developed models for estimation of PD(Probability of Default), EAD(Exposure at Default) and LGD(Loss Given Default) respectively for Housing, 2 Wheeler and Farm Equipment lending Business

5. **Propensity to Redeem a Mutual Fund Policy**: Developed a Propensity to Redeem scorecard for the active base to enable effective prioritization of retention efforts. Model focused on identifying customers most likely to redeem basis transaction pattern and macro economic factors. Statistical techniques – Ensemble stacking using GBM, Random forest, SVM and Logistic regression

Piramal Enterprises	Apr'16 to Mar'17	Manager, Analytics

1. Implemented a supervised Machine Learning algorithm in R based on optical character recognition to extract digits from a hand written image.
2. Identified levers to increase retailer engagement: Project was focused to bring about an increase in primary sales of Over the Counter drugs by
    a. Curbing Retailer Churn: Analysis focused on identifying traits within retailer behavior that leads to inactivity in the next 3 months.
    b. Up-sell : Identifying retailers most likely to upsell basis a predictive logistic regression model
    c. Cross Sell : Market basket analysis to find the best cross selling combination to existing retailers

Ernst & Young	May'15 to Apr'16	Consultant

1. Life Insurance Persistency: Analyze data to identify the most critical timeframe w.r.t lapsation in life insurance. Design predictive models as an early warning mechanism to identify policies at risk– Ensemble stacking using GBM, Random forest, SVM, Naive Bayes and Logistic regression

2. Agent Profiling - General Insurance: Analysis focused on identifying characteristics that distinguish better performing Insurance agents which could be used as filters pre-selection. Analysis was based on Logistic regression and CHAID implemented in R

3. Attrition Propensity Modelling - General Insurance: Focus was on creating a stringent Attrition definition and using the same to come up with predictive characteristics that best define attrition and hold relevant for a considerable future. Logistic regression - to come up with an Attrition score ,implemented in R

Yatra.com	Jan'15 to Apr'15	Business Analyst

1. Customer Segmentation and Response to ECash initiative : Yatra.com had started an 'ECash initiative' since Sep'14 which incentivized a customer to come back post a transaction. Analyses focused on clustering techniques to segment customers and observed the response of customers in different segments to Ecash initiative

Axtria	June'13 to Dec'14	Associate

1. Predictive modelling to target physicians for an extremely rare neurological disease : The exercise involved identifying patients having a risk of contracting the disease as well as physicians treating such patients. Logistic regression was used to identify symptoms and other external characteristics that could be associated

2. Predictive model to compute loss of market share due to launch of a competitor drug : Exercise involved identifying physicians at a risk of switching over to the competitor drug and the percentage of business at risk for each such physion.Logistic regression was used to identify characteristics that could most probably lead to a switch and linear regression was used to quantify the risk

3. HEOR Space : Quantify efficacy of a drug to provide clinical and economic evidence to through simulation techniques , Markov and DES, implemented from scratch in VBA.

4. SAS based string matching tool : Developed a SAS based string matching tool to determine the dissimilarity of 2 strings. It computed the Generalized Edit Distance between 2 strings using Lowenstein algorithm. Extensively used to match misspelt or poorly types names, addresses.

CO-CURRICULAR EXPERIENCE

Cultural Co-Ordinator, Fluxus- Cilt-Tech festival of IIT, Indore, 2012
Local News Head, Inscription, IIT Indore Student magazine, 2012-2013