

EXPERIENCE

Senior Analyst Global Consumer Banking, CitiBank	Sep 2019 — Jun 2021 Bangalore, India
Decision Scientist MuSigma Business Sol. Pvt. Ltd.	Sep 2015 — Dec 2017 Bangalore, India

EDUCATION

Master of Science, Computer Science , University at Buffalo Artificial Intelligence specialization	Sep 2021 — Dec 2022
Bachelor of Engg., Instrumentation & Electronics , Jadavpur University, GPA: 7.9/10	Sep 2011 — May 2015

KEY PROJECTS

Setting operational benchmarks for retail stores	MuSigma, 2016
---	----------------------

- Based on geographical, demographic and transactional data, retail stores for a US based home retail giant were clustered using k-Means segmentation algorithm into groups of similar potentials
- Led to identifying similar stores not restricted by geography and by profiling the segments, helped management set realistic operational goals such as new customer acquisition targets

BoW analysis on unstructured text data to tag customer conversations	MuSigma, 2017
---	----------------------

- Developed a data ingestion pipeline for US based technology giant for their unstructured customer care transcripts using SSIS package to feed into usable datasets
- Mined and analyzed customer-agent interactions to tag complete conversations as satisfactory or unsatisfactory using BoW modelling
- Automated the tagging process to feed directly into dashboards for consumption by business, helped save 20 hours of weekly manual tagging work

Optimizing marketing campaigns for CoBranded cards	CitiBank, 2019
---	-----------------------

- Used A/B testing to rank offer affinities in the US market and optimized executed future campaigns to the effect of reducing cost to sales from 6% to 3% over annual incremental sales of \$200MM
- Designed and executed balance consolidation campaigns to increase on-us balances and generate 3% more annual revenue through interests

Forecast financials for Citi's CoBrand card partners	CitiBank, 2020
---	-----------------------

- Using LSTM models, forecasted the sales, payments and balances on the US market for financial planning on portfolios totalling to \$1.6B in annual revolving balances on book
- With onset of lockdown during pandemic, identified threats in terms of loss of sales and risk of delinquencies and advised business. Based on these insights more expensive campaigns were halted and customers were given a relief period to complete payments. Saved \$10MM in marketing costs
- With markets reopening, analyzed recovery trends, readjusted forecasts and identified opportunities to roll out new campaigns

Identify voluntary card closures	CitiBank, 2020
---	-----------------------

- Trained decision tree models on past card closures to identify triggers for potential attrition
- Designed and executed proactive card reissues to reactivate customers with high likelihood of attrition
- Controlled yearly voluntary closures from 15% to 12% of backbook customers

Segmentation of customer base into like audience	CitiBank, 2021
---	-----------------------

- Using unsupervised segmentation algorithms, identified clusters of similar customers in terms of transactional behaviors, financial demographic attributes
- Analyzed the various segments to show comparable response to a recession like scenario
- Developed rule based customer tiers to classify into various loyalty levels

TECHNICAL SKILLS

Programming & Scripting	Python, C++, SQL, R
Libraries	TensorFlow, OpenCV
Machine Learning	Regression, Tree based methods, Time-Series Modelling, Segmentation Techniques, Supervised Learning, Deep Learning (ANN, CNN, RNN)
Misc.	Data Wrangling, Data Mining, A/B Testing, Design of Experiments, Optimization