

Akanksha Sinha

Business Analyst

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Analyst with an experience of working in the financial services Industry, in an in-house analytics team. An adept communicator, skilled in solving a business problem with an analytics solution, worked with high-volume datasets, developed and executed strategic agile plans. Motivated and eager to advance my career as a business analyst with an organization which is growth-oriented, and technologically driven.

WORK EXPERIENCE

Cholamandalam Investment and Finance Company Ltd (01/2019 - Present)

- Defined and Implemented company's first Environmental and Social governance risk scoring framework for the Investors.
- Point of contact for the HR Dashboard, in centralized reporting team of the organization, responsible for handling Internal/External stakeholder for building a common platform to monitor business impacts and events through a storyboard.
- Coordinated with National credit managers (Stakeholder) across teams and geographies in building and implementing analytics based underwriting strategies for credit scoring model. Responsible for end to end delivery of this product into business operations targeting cost reduction and operational efficiency.
- Performed Independent analysis of Products in Vehicle Finance w.r.t branches, to Identify the patterns, with the root cause and helped in implementing proactive solutions based on their geographic segmentation.
- As an Intern, delivered an automated ESG model which correlated and classified external data with the internal (sales and collections) data at PAN India level into different risk bands.

PROJECT EXPERIENCE

Digital Data center - Product trend analysis

- Identified the KPI and formulated their logic and wireframe based on the stakeholder's requirements.
- Lead a team of data engineers on building a centralized periodic reporting system (Digital Data Center) for dash boarding the business reports with the real time data, performed UAT and A/B testing with the stakeholders. This helped the business in tracking and finding opportunities that directly improved and impacted business.
- Automated the process of generating monthly sales and collections - portfolio analysis reports from Oracle & Mongo DB on Excel VBA & Macros, to a storyboard to generate insightful business reports.

Environmental and Social Risk Governance - Framework

- Designed, developed and Implemented the first ESG framework for the Investors to help them monitor the quarterly ESG performance of Chola through a moving metric (risk index score).
- Identified and strategized the external events that affected the business and automated a model on R using NLP that would web-scrape the real time data, correlate with the internal metrics, and classify it into High/Medium/Low risk bands to monitor the effects of these factors on business and visualized it on Qlik sense.

Credit scoring - Underwriting model

- Business context - The sales/collection team aimed on reducing the Net credit loss incurred by delinquent customers at an early stage.
- Solution - Worked with National credit managers in developing functional and business requirements. Optimized the existing model to generate a credit score to rate customers. Assisted in automating the ETL process from Mongo DB on R, implemented & validated these models, formulated the logic for finding the lenders who deviated from the defined norms.
- Consumption - This has increased the operational efficiency, reduced cost, decreased the processing time to evaluate a customer and significantly reduced the default cases.

SKILLS

R, Excel, SQL - Oracle & MongoDB, Python, Excel VBA & Macros, Qlik sense, Power BI, Tableau, Google Analytics, PowerPoint, ETL of Data, Risk analytics, Product analytics, Presentation, Analytical thinking, Problem Solving, Attention to detail, Verbal and written communication, Storyboarding, Team player.

ACHIEVEMENTS

TOP 40 UNDER 40 - Startups by The New Indian Express (2018)

Headed the Event Management wing of Select Dine - Reservedine services Pvt Ltd, Awarded as one amongst the Top 40 under 40 Startups in South India by Edex: The new Indian Express - 2018

CERTIFICATES

The Data Scientist's Toolbox (Coursera Course Certificates - Johns Hopkins University) (10/2018)

Credentials: <https://www.coursera.org/account/accomplishments/verify/QEVS3HKPS9KR>

Certified Analytics Professional (CAP) Cert Prep: Domains 1–7 (LinkedIn) (03/2020 - Present)

Credentials: <http://www.linkedin.com/learning/certified-analytics-professional-cap-cert-prep-domains-1-4>

EDUCATION

Masters in Technology - Integrated Software Engineering - 8.28/10

VELLORE INSTITUTE OF TECHNOLOGY, VELLORE