



PIYUSH CHAK

Analytics Leader



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Noida



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CORE COMPETENCIES

- Credit Risk Management, Retail Banking Analytics
- Data Science & Analytics
- Product Analytics
- Qualitative Analysis & RCA
- Standardization & Data Governance
- Analysis & Business Solutions
- Dashboards & Tableau Reporting
- Project Management

EDUCATION

- **MBA from IIM Ahmedabad, Gujrat India 2024-2026**
- **Financial Data Analytics Certification from IIM Kashipur, India in 2024**
- **Masters in Analytics from Northeastern University, Boston USA in 2016**
- **B.Tech. in Computer Science, National Institute of Technology Karnataka, India in 2009**

PROFILE SUMMARY

- Experienced Professional with over 14.5 years of experience in Financial Services Advanced Analytics to solve business problems in Credit Risk, Retail Banking, Marketing, Cross-Sell, Portfolio, & Collections Analytics
- Analytics Leader with hands-on expertise in driving the business verticals leveraging optimally designed data models
- Proven track record in quantitative and qualitative analysis (data analysis, digital analytics, business intelligence, project management and people management)
- Result-oriented professional with capability of managing E2E cross-functional Business Transformation, Digital Strategy & Data Analytics Projects; ensured deliveries as per defined timelines, cost & quality standards
- Technology expertise and vision for building strategies, providing deep data insights to business pertaining to risk, operations, and technology functions
- Established scalable, efficient, automated processes for model development, model implementation and large scale data analysis
- Gained a conceptual exposure on application on the relevant industry Data Science methods; drove data-driven business decisions across the organization and built a data-driven culture & policies
- Drove large-scale & complex programs and executed significant technology initiatives by leading high performing teams
- Experience in providing strategic recommendation for small and large companies across sectors; facilitated the decision-making process by organizing, interpreting and collaborating data insights

WORK EXPERIENCE

- **Amplifi Capital (Noida), Head of Credit Risk Analytics Mar 2023 – Present**
Playing a critical role in shaping the organizations decisions making about risk management, whether it's in the financial sector, operations, or compliance with regulations.
Highlights:
 - Headed a team in creating a fraud scorecard, leading to an annual prevention value of £0.1 million
 - Directed a team in constructing an application scorecard to enhance loan disbursal quality. Till date disbursed ~140M using application scorecard
 - Prevented a loss of £14M by removing a underperforming channel by assisting marketing team in analyzing the aggregator's performance for unsecured lending.
 - Develop and execute the vintage loss forecasting for deal pricing with our retail partner and manage the performance tracking of vintage loss targets
 - Conduct different risk assessment by conducting A/B test to increase profitability
 - Executes/Review monthly risk committees using Power BI dashboard with Banks, Investors and regulatory body of UK
 - Manages team of 7 analyst and 2 managers and also responsible for growing India analytics team

SKILLS

- SQL, SAS, R, Python, Alteryx
- Tableau & Power BI
- Machine Learning Statistical Analysis
- A/B Testing & Experimentation Design
- MS Suite – Excel PowerPoint

CERTIFICATIONS

- Coursera – Machine Learning
- Udemy – A/B Testing
- Udemy – R & SAS Programming
- Coursera – Digital Transformation
- Coursera – Risk Management

SOFT SKILLS

- Collaborator
- Communicator
- Innovator
- Planner
- Thinker

TaskUs India Pvt. (Mumbai), Director Product & Risk Analytics Jul 2021 – Nov 2022
Spearheading and leading Analytics Team and building analytics solutions, managing the team roadmap & backlog and delivering actionable data insights to clients, ops, product and senior leadership.

Highlights:

- Implemented a BNPL scorecard model to assess and evaluate the creditworthiness of individuals which resulted in 1.2% decreasing in defaults
- Guided team on implementing Churn Model for a food delivery client which resulted in increased retention rate by ~2%
- Guided team to build portfolio dashboard, aims to monitor, assess, and manage the portfolio's risk exposure effectively
- Led a team of 8-10 Analysts across multiple geos and implemented perceptive layer for the operations team to take valuable action

IDFC First Bank (Mumbai), SVP- Retail Banking Analytics Jan 2019 – Jul 2021
Built real time dashboard, analyzed customer survey data, developed Datamart / Data Lake. Provided analytics expertise to run advance analytics covering entire end to end maturity phase from research to predictive to descriptive phase.

Highlights:

- Developed and implemented analytics solution which resulted in increased liability base by 2% and revenue 6% per month
- Developed customer 360 for liabilities and assets vertical for upsell and x-sell, which resulted into incremental revenue of Rs. 56 Cr per quarter
- Developed credit card leads model from UPI data with registration rate of 17% MoM
- Developed credit card leads model from UPI data, registration rate of 17% MoM
- Implemented customer lifecycle solution for debit card portfolio for effective targeting, improved retention rate by 8% & spends went up by 12% per active card
- Achieved POS revenue and retention goal while increasing profitability through specific & effective targeting
- Designed & implemented model to change customer behavior such as dormant to active, ATM to POS usage, and week transactor to loyal customer, which resulted in 5% increase in activation/transaction rate
- Managed day-to-day Tableau financials & reporting to track daily activity of users

Staples (Boston, USA) – Manager Product Analytics Jul 2015 – Jan 2019

Highlights:

- Designed fraud detection model to reduce the manual reviews of the order; saved approx. \$300K annualized
- Recognized potential business clients and provided credit to improve the checkout process, resulting in a roughly 5% increase in B2B conversion, amounting annually to \$180K
- Developed and implemented a model for a daily low-price strategy using RFM scoring. This initiative yielded a 7% top-line growth and an 8% unit lift.

Fractal Analytics/ CSC (Mumbai) Jul 2009 – Aug 2014

Highlights:

- Employed proprietary probabilistic learning algorithm and score for FA, attribute to build sales call strategies, which resulted in response rate increase by 17%
- Developed ML models to evaluate effectiveness of Win-Back campaigns, identifying target customers, which resulted in increased sales by \$60k
- Built attrition and propensity model to analyze B2B or B2C or direct consumer