Jomal Jochan

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EDUCATION

2022 - 2023   **London Business School, London, UK**
Reading for Masters in Analytics and Management
Relevant subjects - Strategy, Finance, Applied statistics, Data Science for Business, Data Management, Decision Analytics & Modelling

2016 - 2020   **Birla Institute of Technology & Science Pilani, Pilani, India**
B.E(Hons) Civil Engineering with Minor in Finance, CGPA: 7.12/10
Relevant subjects - Probability & Statistics, Financial Management, Financial Risk Analytics & Management, Derivatives & Risk Management

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BUSINESS EXPERIENCE

2020 - 2022   **RBL BANK LTD, Gurgaon, India**
2021   **-Pan-India private sector bank with investments in Credit Cards, Micro-Finance loans & Retail Banking**
Manager - Analytics
- Oversaw management reporting of Micro-Finance portfolio to track daily, monthly & quarterly business health KPI's and strategic initiatives
- Spearheaded strategic initiative to create internal regression model to predict default and categorise existing customers post loan approval at different stages of loan cycle for 18-24 month loans
- Led business proposal to update branch approval rules to improve branch acceptance rates by 30% by November 2021
- Managed ideation and launch of special product aimed at renewal Micro-Finance loan customers with collection efficiency of 96%
- Organized business correspondence and oversaw data management with top regulatory body of India, The Reserve Bank of India and multiple credit bureaus for regulatory requirements

2020   **Analyst**
- Proposed business case and implemented project to update loan approval rules to bring down loan approvals by ~5% to compensate for forecasted defaults due to COVID-19 lockdown
- Handled radical changes in methods and procedures during and post COVID-19 crisis, including rule changes to accommodate for moratoriums, special programs and high default rates
- Represented the Micro-Finance team during a company wide data systems migration to Microsoft Azure

2019   **UDAAN.COM, Bangalore, India**
-India's fastest Unicorn startup revolutionising B2B e-commerce through technology
Financial planning and analysis intern(FP&A)
- Managed monthly & yearly budgeting and target planning for Clothing category of India's largest B2B e-commerce giant with almost $100 Million worth of Gross Merchandising Value(yearly sales)
- Analysed repeat interaction of buyers & sellers to find a plausible long term solution to bring repeat rate back up by ~8-10% on average
- Collaborated with the Merchandising team to streamline offer pricing process during sale events increasing top offer sales by ~7% with negligible increase in cash burn

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ADDITIONAL INFORMATION

Leadership   Led 50 member team of Placement Division, BITS Pilani as Placement Coordinator leading relationship management & negotiation while organising training sessions, placement tests and interviews
Organised small and large scale events as President, Civil Engineering Association, BITS Pilani, supervising multiple 5 member teams and turning a profit at end of year for organisation

Projects   Modelled risk profiles of 4 companies and estimated future volatility using GARCH Modelling in R

Tech Skills   R, SQL, Python

Interests   Travelling(Travelled around India solo), Formula 1, Karting(Participated in multiple karting championships), PC Design(Designed & built low cost mid-tier gaming PC's for local community)

Languages   English(Native), Hindi(Fluent), Malayalam(Native)