

PRIYESH KUMAR SINGH

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SUMMARY

Experienced credit risk and analytics professional with expertise in consulting, fintech, and credit risk management. Proficient in SQL, Python, and Tableau, with proven track record of accelerating revenue growth, optimizing financial performance, and mitigating risks

EXPERIENCE

CAPITAL ONE – Business Manager (Risk Strategy)

2025-Present

- Developed data-driven risk strategies for digital onboarding, partnering with product, data science, engineering
- Led strategic upgrade of Socure Sigma risk model (V3 to V4), recalibrating step-up thresholds to balance fraud prevention and customer experience, reducing false positives and driving ~\$1.4M positive NPV impact
- Designed FY'26 IDT fraud loss budget, forecasting loss trends, modeling asymmetric risk scenarios, and quantifying initiative-level impacts to inform \$2.6M portfolio loss projection with scenario-based views
- Implemented risk-based step-up strategy via Risk Assessment API, leveraging device and network intelligence to detect anomalous behaviors, reducing IDT losses and generating ~\$0.9M annual NPV uplift

YABX – Principal Risk Analyst (Fintech)

2023

- Builds credit policies (underwriting, credit limit increase) for unsecured loan product across 3 African countries
- Spearheaded Go-To-Market strategy for Zed-Fin's unsecured lending on MTN MOMO in Zambia, launching three fintech products with tailored credit options, driving market entry and targeting ~250K new customers
- Revamped credit strategy, expanding to ~1M customers, tripling uptake to ~21%, disbursing ~5.7M ZMW
- Devised credit limit optimization strategy based on repayments, achieving 20x disbursements in 1 month
- Created Bureau Strategy to outpace competitors & improve product offering, driving ~10% revenue growth
- Designed marketing campaigns with A/B testing, increasing customer uptake ~5% and enhancing repayments
- Drove strategic disbursements in Tanzania and Uganda, scaling monthly disbursements by 2.5x in 8 months and directed collections team of 7 for micro-loan products (Kamilisha & QuickLoan), improving repayment by ~7%

SPRINKLR – Senior Product Analyst

2021 – 2022

- Empowered 5+ brands with Unified-CXM, streamlining social media experience and reducing fragmentation
- Delivered POCs and product demos to 3 large enterprises, accelerating adoption and showcasing capabilities
- Developed a persona-based application for conversational AI chatbots, enhancing user engagement
- Implemented AI-driven tool for message validation and keyword matching, cutting validation time by 80%
- Deployed critical chatbot features like auto-layout, FAQ bots, product cataloging, and recommendations
- Enhanced conversation flow by implementing intelligent switching in chatbot, diminishing drop-offs by 40%
- Led HDFC's Customer Care AI chatbot setup, managing 100k+ daily messages and smart email suggestions

EXL SERVICE – Risk Analytics Consultant (US Bank)

2019 – 2021

- Delivered 10+ risk mitigation analytics for a leading US bank, alleviating risks across 3 diverse portfolios
- Developed automated loss forecasting report (SAS/SQL), improving Balance Generation financial projection
- Streamlined exposure report generation for Credit Limit Increases, decreasing time from days to 1 minute
- Analyzed TransUnion Daily Triggers, identifying high-impact risk triggers to reduce losses ~\$18MM annually
- Designed credit card payment and transaction risk strategies, cutting manual referrals and mitigating losses
- Built Portfolio Optimization Tool, optimizing 2K+ scenarios, maximizing revenue across 10+ credit segments

NUS BUSINESS SCHOOL, National University of Singapore – Student Consultant

2018

- Designed commercialization strategy for A*STAR's Robotics projects, insights from 10+ industry CEOs/CTOs

EDUCATION

DUKE UNIVERSITY, THE FUQUA SCHOOL OF BUSINESS

Durham, NC

Master of Science in Quantitative Management: Business Analytics, Strategy Track

Dec 2024

Data Science Coursework: Data Science for Business, Decision Analytics & Modeling, Data Infrastructure (SQL), Data Visualization

Domain Coursework: Empirical Economic Analysis, Operation Analytics, People Analytics, Strategic Management, Probability & Statistics

INDIAN INSTITUTE OF TECHNOLOGY (IIT)

Varanasi, India

Bachelor of Technology in Engineering

Nov 2019

Coursework: Forecasting and Time Series Analysis, Optimization, Industrial Management | **Project:** Vehicle Routing Model

SKILLS

Business: Data Analytics & Reporting, Business Strategy, Stakeholder Management, Credit Policy, Underwriting, Risk Management

Technologies: SQL, Python, R, SAS, Tableau, Excel, PowerPoint, Groovy, Snowflake, JIRA, Data Modelling, Data Pipelines, Big Data

ACHIEVEMENTS

Ranked in top 0.2% of ~1.4MM candidates in the IIT JEE-Advanced (AIR 2773), one of the most competitive exams globally

Led Kashi Utkarsh – IIT BHU initiatives, educating 100+ underprivileged children and creating sustainable learning programs