

# SHASHAN PANDE

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Credit Strategy | Portfolio Management | Analytics

## PROFESSIONAL SUMMARY

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Credit strategy and analytics professional with 9 years of professional experience, including 3.5+ years in consumer credit card strategy at a bank, preceded by 3 years co-founding and running a merchandising venture while completing an engineering degree. Own balance-growth strategy workstreams across a \$3B+ credit card portfolio, combining segmentation, pricing analysis, P&L modeling, and campaign testing, and lead SAS-to-Snowflake/PySpark migration work. Published empirical research on consumer credit stress. MS in Analytics; MBA.

## CORE SKILLS

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**Strategy:** Credit Risk Management | Portfolio Strategy | Product Pricing | Customer Segmentation | Financial Modeling | P&L Analysis | Forecasting | Campaign Optimization & A/B Testing | Machine Learning & Predictive Modeling | Cross-Functional Leadership

**Technical:** SAS, SQL, Python, PySpark, Snowflake, Streamlit, Advanced Excel, Tableau, Power BI | AI-assisted development (Claude, Microsoft Copilot)

## PROFESSIONAL EXPERIENCE

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**Credit One Bank** | Las Vegas, NV

Feb 2023 – Present

*Risk Analyst 3*

**Balance Growth Strategy: CLI, Balance Transfer & Convenience Checks**

Nov 2024 – Present

- Develop and optimize Credit Line Increase (CLI), Auto CLI, Balance Transfer (BT), and Convenience Check (CC) strategies across a \$3B+ portfolio, balancing growth, profitability, and credit risk.
- Own Balance Transfer strategy achieving 16% return on assets (ROA); developed a four-tier off-us segmentation framework with top-tier conversion of 1.75%–2.17% versus a 0.73%–0.76% overall baseline across two campaign vintages.
- Lead BT/CC campaign and pricing analysis using Excel scenario modeling, Snowflake offer analysis, and vintage pricing studies to inform product pricing and fee strategy.
- Built a Streamlit-in-Snowflake application across six production tables comparing Balance Transfer and Convenience Check P&L performance.
- Design prelaunch campaign comparability tests in SAS and Snowflake; built a PySpark redemption-timing pipeline using hazard-rate modeling and one-month versus six-month scenarios.
- Partner with Digital Experience on mobile-app deep links to improve BT offer visibility; automate reporting on portfolio volume, vintage performance, and profitability for executive review.
- Lead SAS-to-Snowflake/PySpark migration initiatives; built a Python SQL-generation and validation toolkit, using AI-assisted code conversion for legacy translation, adopted for enterprise migration; designed the team's AI/ML upskilling plan.

**Spend & Get Rewards: Program Owner**

Feb 2023 – Nov 2024

- Owned Spend & Get Rewards program strategy, including customer targeting, offer design, campaign analysis, and performance monitoring.
- Developed propensity-to-spend models and American Express affinity analysis; used SAS, SQL, and Python to forecast opt-in and usage trends and inform customer targeting.
- Partnered with Finance, Marketing, Risk, and IT on credit decisioning and interchange analytics; coordinated transfer of program ownership to Marketing.

**Research and Insights Intern** | Zeno Group, New York, NY

Jul 2022 – Jan 2023

Campaign analytics, segmentation, and competitive research for clients including P&G, Mars Vet, and Expedia; identified optimizations that raised engagement 15% and cut marketing inefficiencies 10%.

**Extend Inc.** | San Francisco, CA

**Oct 2021 – May 2022**

*Data Scientist — Risk Operations & Revenue Analytics*

- Built unsupervised models for product catalogs, driving a 10% revenue increase; analyzed 10 million+ SKUs, contributing to a 25% improvement in gross merchandise value (GMV).
- Analyzed extended-warranty performance, contributing to an 18% retention increase and 23% attrition reduction.

**Tata Consultancy Services (EIS)** | Mumbai, India

**Feb 2019 – Apr 2019**

*Product Manager*

- Supported product strategy and pricing models, contributing to a 16% sales increase; closed one defense and two corporate deals in three months.

**Siemens** | Mumbai, India

**Apr 2016 – Jan 2019**

*Channel Manager*

- Managed a 24-partner channel, consistently exceeding targets and generating \$550K+ in quarterly sales.
- Built the analytics platform used to monitor partner operations, pipeline, and financial KPIs across the channel.
- Partnered with Finance and Strategy on pricing models, ROI analysis, and channel profitability improvements.
- Defined business and financial requirements for complex product portfolios (e.g., Solid Edge NX), streamlining forecasting and sales enablement.

**GNR Brands** | Mumbai, India

**Jun 2013 – Jul 2014**

*Operations Executive*

- Improved vendor management, increasing supplier profit margins by 30% and reducing redundant costs by 45%.

**The Last Bench** | Mumbai, India

**Jul 2010 – Jun 2013**

*Co-Founder*

- Co-founded a business during engineering studies, generating \$150K in revenue and \$50K in gross profit.

## RESEARCH & SELECTED PROJECTS

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- Equity-Implied Consumer Credit Stress Index (ECCSI) — working paper (SSRN) measuring consumer credit stress from equity returns; released with open-source code and an archived, citable dataset.
- “Consumer-Brand Relations: An Investigation Into the Concept of Brand Hate” — peer-reviewed book chapter, IGI Global (2018); co-author. DOI: 10.4018/978-1-5225-2921-7.ch005

## INTERNSHIPS & PART-TIME EXPERIENCE

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**Graduate Teaching Assistant** | Northeastern University, Boston, MA

**Apr 2021 – Jul 2021**

Supported 120 students for 20 hours weekly in SAS, SQL, and Python labs; ran four workshops and migrated course content from Blackboard to Canvas.

**Graduate Co-Op** | RedCrow, Boston, MA

**Sep 2020 – Jan 2021**

Built a 500-company database and ARIMA time-series forecasting reports analyzing index and ETF volatility across 2000–2019 data.

**Product Strategy Management Trainee** | Hurom India, New Delhi

**Apr 2015 – Jul 2015**

Delivered market research, premium positioning, pricing, and go-to-market recommendations supporting three product and service launches.

## EDUCATION & CERTIFICATIONS

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**Master of Business Administration (MBA), In Progress** | Trine University

**Expected Dec 2026**

**Master of Science (MS) in Analytics** | Northeastern University, Boston, MA

**2019 – 2021**

**Master of Business Administration (MBA)** | BML Munjal University, Gurugram, India

**2014 – 2016**

*Study Module: Imperial College Business School, London, UK (2015)*

**Bachelor of Engineering (BE) in Electronics Engineering** | Mumbai University, India

**2009 – 2013**

**Certifications:** Snowflake Hands-On Essentials — Data Warehouse (Badge 1) · Data Lake (Badge 4)