Mohil Khare

Mumbai, India | +91 70204 03683 | mohilkhare17@gmail.com | www.mohilkhare.com

SUMMARY

Senior Data Analyst with 4.5 years in banking and wealth analytics. Shapes product, channel, and customer-engagement decisions through causal analysis and modelling, and builds gen AI tools and recommendation systems used by frontline RMs and customers. Leads a lean team of 5.

PROFESSIONAL EXPERIENCE

IDFC FIRST BANK **Mumbai, IN**

Senior Data Analyst *September 2025–Present*

- Built the Value Index Navigation fund recommendation model with the Investment Research team; live on the app, with back-tested +2.1% alpha over benchmark (+0.7% vs. qualitative strategies) and live results in line.
- Set up the analytics foundation for the new Wealth Specialists channel (headcount budgeting, trackers, scorecards, business reviews); 75 hires manage INR 2,000 Cr AUM across 8,000 customers, INR 600 Cr net new.
- Led the Financial Fitness Score, a peer-benchmarked score for 6.5M customers from in-bank and Account Aggregator data; live on the app, powering cross-sell; Python (OOP) code adopted by engineering for batch.
- Built and piloted a gen AI voicebot (ElevenLabs) that warms life insurance leads before RM handover, shaped by 1,000 real calls transcribed locally with Whisper; lifted RM productive engagement occupancy from 12% to 21% and reached previously uncontactable customers.
- Built the RM Pre-Meeting Coach, a gen AI brief combining each customer's holdings, goals, and Value Index recommendations; piloting with 50 RMs at about 28 briefs a day over two months.
- Analysed SIP attrition and found that a successful first debit raises the odds of a SIP running long-term; this led to same-day first debit at booking, so booked SIPs actualise, and monthly incremental SIP book growth doubled from INR 2 Cr to INR 4 Cr with gross bookings holding.

Data Analyst *July 2022–August 2025*

- Used propensity score matching to find which products sustain savings-account funding by cohort; this led to bundling mutual funds into salaried onboarding, lifting first-month privilege eligibility from 12% to 18%.
- Built a LightGBM look-alike model targeting the top 5% of customers by wealth readiness, adding INR 300 Cr AUM and lifting investment penetration by 0.47 percentage points across the managed base.
- Secured INR 7 Cr in additional revenue by text-mining affluent neighbourhoods to find HNI prospects.
- Built a primary-bank propensity model (logistic regression, PSM) whose decile ranking now gates all outreach campaigns; built CLTV for urban liability customers, now used to prioritise campaigns and service requests.
- Built the RM portfolio allocation framework and last-mile allocation algorithm, lifting RM throughput 11%.
- Built a Tableau dashboard for 200+ private banking users (93% adoption) and automated 20+ MIS reports, cutting the contractors needed to send them by over 50%.

EDUCATION

K.J. SOMAIYA INSTITUTE OF ENGINEERING AND IT **Mumbai, IN**

Bachelor of Technology in Computer Engineering *August 2018–June 2022*

- Final CGPA: 9.36 / 10; Award for Academic Excellence
- Chairperson, Computer Society of India student chapter, managing a team of 150.

SKILLS

- Languages & Tools: Python (OOP, scikit-learn, statsmodels, LightGBM, XGBoost), SQL, Tableau, CleverTap
- Gen AI: ElevenLabs (voice AI), OpenAI Whisper, LLM-based workflows
- Cloud: AWS (S3, SageMaker, EMR, Lambda, Textract)
- Methods: Machine Learning, Regression Modeling, Causal Inference (propensity score matching), Statistical Modeling, Clustering, Text Mining, Vintage Analysis

RECOGNITION & HONORS

- Award for Excellence (FY23-24, FY25-26) by Data & Analytics, IDFC First Bank.
- Award for Exemplary Contributions (H1 FY23-24) by Data & Analytics, IDFC First Bank.
- Best Newcomer Trainee Award (FY22-23) by Data & Analytics, IDFC First Bank.