

I aspire to build a career in data analytics and related fields.

EDUCATION

Year	Institute	Degree/ Certificate
2000-02	Jawaharlal Nehru University (JNU), New Delhi, India	M.A. (Economics)
1996-99	The Institute of Cost & Work Accountants of India (ICWAI), Kolkata	Cost and Management Accountant (Inter)
1996-99	Shivaji College, Delhi University, New Delhi, India	B.A (Economics) (Honours)
1993-95	CBSE Board	10+2 (Higher Secondary)

CORE COMPETENCIES

- Statistical Analysis
- Predictive Modelling
- Strategic Analysis
- Anti-money laundering analysis
- Interpersonal skills
- Effective Verbal/Written Communications
- Data Mining
- Client relationship management
- Data / Report Analysis
- Classification & Segmentation
- People Management

EMPLOYMENT RECORD

Summary

I have over 5 years of professional experience during which I has specialized in business analysis, quantitative/statistical analysis, data mining and data analysis methodologies to extract business intelligence. These services help clients deal with changing business issues and make business decisions that improve profitability and minimize overall risk.

I have extensive experience with quantitative and statistical techniques, including segmentation, regression analysis, correlation analysis, and exploratory data analysis as well as expertise in data mining tools and techniques.

I have served in a variety of industries such as financial service & consumer business, providing data and statistical service to develop predictive models, analyze product portfolio, perform delinquency analysis, developing collection strategy, providing anti-money laundering solution utilizing numerous data analysis and data mining tools such as SAS Base, SAS Clients, SAS Enterprise Miner, IBM Intelligent Miner etc.

Additionally, I have developed and delivered several training courses on statistical techniques, data mining tools and techniques; MS-office packages and did business strategy presentation.

I have also helped in setting up a practice in my organization that is growing at a rapid pace. This gives me a unique blend of technical, analytical and leadership skills.

Name of the Organization	Key Achievements
Deloitte & Touche LLP, <i>Senior Analyst – IT Business Analysis</i> May 2005 to Oct 2007	<ul style="list-style-type: none"> • Set up and led Indian operations of MARS analysis team • Provided cross functional training to various teams in India • Automated / standardized various processes to integrate / QA data integration and reporting • Analyzed the market strategies and enable leaders to develop new business strategy for various functions of Deloitte. • Was the high performer of the team in year'06 and was promoted to senior analyst position • Was awarded with 'Outstanding Women' on occasion of International Women's day (First ever for shared services group) • Applause Award in year'07
Capgemini	<ul style="list-style-type: none"> • Developed a predictive model on acquirer & non-acquirer

<p>[Formerly Kanbay Software Inc.] <i>Consultant</i> Mar 2004 to May 2005</p>	<p>characteristics</p> <ul style="list-style-type: none"> • Gained familiarity of data mining tools & techniques e.g. IBM Intelligent Miner and SAS Enterprise Miner • Performed a complex anti-money laundering project for a HSBC UK and HSBC HK, which was awarded as a most marketable project of the BI practice.
<p>General Electric Capital, <i>Business Analyst</i> Oct 2002 to Jan 2004</p>	<ul style="list-style-type: none"> • Performed various projects on predictive modelling, statistical analysis, portfolio analysis, and delinquency analysis • As part of the induction program, developed and presented a segmentation model for potential equipment buyers • Was trained on six-sigma advanced statistical techniques • Executed a complex green-belt project to reduce 'roll worse' numbers using six sigma methodologies

SOFTWARE SKILLS

<i>Analytics Software</i>	SAS Base 9.1, SAS Macros, E-views 3.0, Minitab, Spotfire Analytics
<i>Data Mining Tools</i>	SAS Enterprise Miner, IBM Intelligent Miner, XL Miner
<i>DBMS</i>	Oracle database, MS-Access, SQL Server
<i>Programming Languages</i>	SAS, SQL
<i>Operating Systems</i>	Windows XP, Windows 95/98

ANNEXURE

Projects in Detail:

Organization Deloitte & Touche LLP, Hyderabad & Princeton, NJ, US

Division MARS – OS & T

Period May 2005 – Oct 2007

Project Brief MARS (Marketplace Analysis and Reporting System) framework is an application developed to consolidate, track and measure client information. It receives parent client information throughout the world based on the Market Segmentation framework. It is a home grown SQL server based system to integrate and report on primary client information. It acts as a system of record for all parent client information globally. MARS works closely with senior leaders to provide MIS support, analyze the market strategies and develop new business strategy for various functions of Deloitte. The database allows strategic analysis supporting varied business functions e.g. targeted client outreach, industry focus etc. thereby directly impacting the functioning/ posturing of firm. Some of the applications that are supported by MARS are:

- Client Data Integration
- Business Reporting
- Management Information
- Strategic Analysis
- Information Infrastructure

Challenges

Some of the basic challenges encountered by MARS are not different from any other master data repository systems. Collection of vast amount of not so readily available data, integration of various disparate sources, ensuring qualitative and quantitative quality of data is primary challenges.

Responsibility

- To review the company's information gathered from variety of sources to ensures accuracy and integrity of the data
 - To utilize Customer Data Integration technologies and processes to develop and maintain our Market Segmentation (MARS) framework.
 - To generate the recurring periodic production of MARS/CRM reports and Market Revenue Reports
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- To assist our leadership to identify customers with whom we have or wish to have relationships and to identify the markets and clients those are the most profitable for us to be engaged in and with.
- To analyze the market strategies and enable leaders to develop new business strategy for various functions of Deloitte.
- To automate/ standardize various processes to integrate/ QA data integration and reporting
- To set up and lead Indian operations of MARS Analysis team
- To provide cross functional trainings to various teams in India

Organization **Capgemini** [formerly known as **Kanbay Software** Pvt. Ltd.], Hyderabad, India

Division Data Mining cum Analytics team of Business Intelligence group

Period March 2004 – May 2005

Data Mining cum Analytics team was involved into leveraging various data mining tools and technique for data driven decisions for their clients.

Project Title **Anti-Money Laundering**

Project Brief Understanding current alert generation mechanism of the CAMP system in HSBC. Project role involved client interaction, discussion with IT experts and recommendation of analytical approach to optimize false positive alerts in the system and suggest approach to prevent anti-money laundering activities.

Challenges

To understand CAMP system as well as analyze it to develop analytical approach to optimize and reduce false positive alerts, keeping in mind a large transaction flow.

Tools Used

SAS Base 9.1 and SAS Enterprise miner

Project Title **CAMP Project – Proof of concept**

Project Brief Studying the current state of the customer activity monitoring program system of bank. Project roles involved client interaction, statistical analysis, implementing data mining techniques such as clustering and association rules to get business insights of transaction to identify any money laundering activity. This project require extensive use of statistical and data mining tools and techniques to analyze the transactional flow of data

Challenges

Extensive transactional data analysis using data mining tools and techniques

Tools Used

SAS Base 9.1 and SAS Enterprise miner

Project Title **MNI Project – MDB team**

Project Brief Studying the mainframe database application and generating regular financial report and adhoc reports. Automating and scheduling reports to reduce manual error and digitization of process.

Challenges

Studying a mainframe database application to generate the financial reports

Tools Used

Mainframe

Project Title **Merger & Acquisition Project**

Project Brief Development of a predictive model and performing correspondence analysis to identify the characteristics of acquirer and non acquirer using data mining tools & techniques

Challenges

Studying the business requirement and developing the predictive model

Tools Used

IBM Intelligent Miner and Minitab

Organization	General Electric Capital International Services (GECIS), Bangalore, India
Division	Analytics Center of Excellence (ACOE),
Period	October 2002 – January 2004 <i>Analytics Centre of Excellence (ACOE) is involved in leveraging, advanced quantitative tools and techniques for data driven decisions in various GE businesses.</i>
Project Title	Card Services Marketing – Consumer Direct
Project Brief	To generate financial, marketing & loss reports for delinquent accounts and work with attorneys to resolve accounts in the legal process and audit records in order to authorize payments. To analyze the portfolio dynamics of private level credit card in US market and development of response model (a binary logistic model). <u>Challenges:</u> To execute reports, handle ad-hoc requests and ensuring the continuity of critical reports, especially during US holidays. To automate the regular reporting using SAS macros and server scheduling to enhance accuracy, reduce manual time and produce during the day instead of U S hours. To understand the portfolio dynamics in US market. <u>Tools Used</u> Oracle was used as the database. SAS Base 8.1 was used for statistical analysis. UNIX was used for accessing data on server and as report scheduler. MS-Office packages for reports creation, presentation and process documentation.
Project Title	Knowledge Management Group
Project Brief	Project was to transition entire card services group from existing database [Analytical Data Services (ADS)] to new database [Consumer and Commercial Data Warehouses (CDW)]. To understand the difference in the data marts, we surveyed analysts and managers. Creation of extensive documentation for gaps in database and reference for the new data warehouses with efficient SQL queries. <u>Challenges:</u> To understand structure and functionality of data marts To design comprehensive manual of new data mart for reference of new users <u>Tools Used</u> Oracle Database, SQL
Project Title	Card Services Finance – JC Penny
Project Brief	To perform portfolio analysis and generate financial reporting for card services finance group. <u>Challenges:</u> To perform exploratory data analysis in order to identify the critical finance drivers To automate the regular financial reports using SAS macros and excel macros to enhance accuracy and reduce manual time <u>Tools Used</u> SAS Base 8, SAS Macros, MS-Excel
Project Title	Emerging Businesses Group
Team	Auto Financial Service (AFS) & Vendor Financial Services (VFS) - Collection
Project Brief	To devise collections strategy and develop predictive model for short-term collection targets in order to increase sundry collections. Developed a roll worse predictive model on the basis of dynamics of delinquent portfolio <u>Challenges:</u> To understand the dynamics of delinquent portfolio and developing a roll worse predictive model <u>Tools Used</u> SAS Base 8, SAS Macros, MS-Excel

Organization National Council of Applied Economic Research, New Delhi, India
Division Research Associate in Industrial Analysis team
Period July'02 – Sep 2002

Project Title *Pricing Model – Subsidy*

Project Brief Performed multivariate analysis to understand the factors affecting cost and revenue of providing VPTs and DELs to rural subscribers, using STATA and E Views for the analysis using STATA and E Views for the analysis.

Courses and Project / Assignments:

Institute *Jawaharlal Nehru University (JNU), New Delhi*

Subjects Trans National Corporations, Corporate Finance, Statistics & Quantitative Methods, Statistical and Econometric Methods, Game Theory, Law and Economics, Micro Economics and Macro Economic Analysis

Project *Analysis of Indian Economy:* Statistically analysis of times series data to identify the structural changes in the Indian economy during the first ten post liberalization years. Used analytics software such as SPSS and E-Views

Analysis of Rate of Growth in Indian Economy: Analyzed GDP data form ASI and NSS data sources to understand the real rate of growth in the Indian economy. Used analytics software such as SPSS and E-Views

Institute *The Indian Institute of Cost & Work Accountants of India (ICWAI)*

Subjects Financial Management, Project Management, Financial Accounting, Management Accounting, Operations Management and Control, Project Management and Control, Taxation and Auditing

Extra-Curricular Activities:

- An volunteer for an NGO 'Democracy Connect'
- Was involved in writing constitution for the student formed "CESP Alumni Association"
- Was coordinator to develop the website for my CESP department at JNU
- Received many prizes in extra curricular activities during school days such as, 1st Prize in Dance Competition, 1st prize in painting competition for consecutive 2 years, 2nd prize in Essay competition, was Sport Champion for the year 1992-93.

Personal Details:
