RASHMI SRIDHARAN

(269) 355-5673

575 Easton Avenue Apt 12A, Somerset, NJ 08873 **rashmisrid@gmail.com**

SUMMARY AND OBJECTIVE

Analytics professional with expert knowledge of credit risk modeling gained from experience at industry leaders Citicorp and American Express; SAS Certified Professional with exceptional statistical and predictive modeling capabilities using linear and logistic regression; demonstrated ability to manage the entire credit risk life cycle including developing segmentation schemes, predictive models, validation and management reporting; strong team leadership skills with expertise in risk management and financial analysis; proficient in SAS, SQL programming, Excel, and MS office.

EDUCATION

Rutgers University, New Brunswick, NJ, USA
Master of Science, Financial Statistics & Risk Management *2015 – 2016*

University of Wales, Cardiff, UK
Masters of Business Administration, Finance *2008*

Bangalore University, Bangalore, India
Bachelor of Science, Statistics, Mathematics & Economics *2005*

PROFESSIONAL EXPERIENCE

CITICORP CREDIT SERVICES INC., CHICAGO, IL

Vice President, Retail Services Strategic Decisioning *2013 – 2015*

Developed best in class credit risk models across retail portfolios. Supported the entire credit risk life cycle including Acquisition, Fraud, Customer Management and Collections; created segmentation schemes, and modeling and targeting tools; utilized advanced statistical techniques to create high-performing predictive models and analyses to address business objectives and customer needs; explored new data sources and assessed new/alternative statistical concepts to increase the effectiveness of existing risk models; supervised and performed quarterly tracking, monthly and yearly validation; provided strategic insights and thoughtful leadership based on analytics both to the risk teams and partners in order to achieve or exceed business goals; used SAS and SQL programming extensively.

- Recognized for incremental $35M saved with total Revenue Generation of $200M+ by creating new Credit Risk and Basel models with increased predictive power, leveraging the latest segmentation tools, and delivered in record time.
- Noted for the smooth transitioning of new retail portfolio acquired from another company by overseeing implementation, ensuring model fit and accuracy while conducting homogeneity tests and validation. Presented analysis and test results to both the Business as well as Modeling Oversight senior leaders.
- Shortened onboarding process 50% by establishing and documenting best practices for new retail portfolios.
- Recognized as a senior member of the team based on productivity and quality of work.

AMERICAN EXPRESS CORP., NEW YORK, NY

Manager, Commercial Decision Science *2011 – 2012*

Member of OPEN Decision Sciences team; accountable for development and enhancement of credit risk customer management models; effectively managed risk, default and other contingencies for American Express's Small Business Portfolio.

- Recipient of multiple performance awards for significant contributions in projects involving analysis and implementation of alternate data sources used for identifying business identities.
- Created customer management risk models; performed analysis and integrated results into models.
- Identified and analyzed new data sources and risk scores from commercial bureau vendors; developed significant commercial attributes and performed impact analysis using advanced statistical methods.
- Presented findings to senior leadership, business partners and compliance team; analysis resulted in resolution of complex issues, recommendation of policy changes, and establishment of procedures affecting the organization's overall performance.
- Created risk strategies for new customer segments to determine viability of franchise partners.
- Managed the creation and implementation of positive risk indicators to improve customer experience contributing to $10M in overall impact.
- Identified incremental prospects resulting in additional revenue totaling $1.2M.
- Researched digital information and its role in risk models; analyzed online customers' browsing patterns to identify spending habits.
- Managed the Institutional Modeling Committee Office, which approves and validates models and analysis.

INFOSYS TECHNOLOGIES CORP

Associate Business Analyst, Knowledge Services *2008 – 2011*

Executed in the capacities of Business Analyst, Research Analyst, and Transition Coordinator for leading client financial services firms; delivered projects in Fixed Income research and analytics.

Key Project Highlights:

Deutsche Bank

- Compiled, calculated, and verified Fixed Income, Credit Default Swaps, and Product indices by collaborating with Global Research Analysts based on trading requirements using SAS & SQL tools
- Minimized losses by validating information from indices prior to European Market opening.
- Coordinated with Technology Team to design user-friendly, web-based platform with ability to view all indices within Deutsche Bank's website with specific functionality for Traders.
- Documented all processes performed across teams in UK, U.S., and India.

Goldman Sachs

- Utilized SAS to accurately analyze firm's hiring system based on education, experience, and positions.
- Developed models identifying talent required for firm's growth and potential new business line revenue.

INFOSYS TECHNOLOGIES CORP

Senior Associate, Knowledge Services *2005 – 2006*

Recruited as Graduate Trainee for Knowledge Services department in Quantitative Research Vertical within Deutsche Bank's Index team; produced daily fixed income indices and documented processes

RESEARCH PROJECTS

Thesis on Buoyancy of Indian Stock Market; Pre and Post Budget Announcement from 2003 – 2008 *2008*

- As part of the thesis for my MBA degree, I analyzed and simulated the effect of the publication of the Indian Budget on the Indian Stock market; this involved creating a diverse portfolio from different industries and applying tools and concepts like the Efficient Market Hypothesis (EMH), abnormal returns, volatility index, deviations and SQL programming

TECHNICAL AND OTHER SKILLS

Core Domain Expertise: Credit Risk Modeling, Predictive Analytics, Risk & Fixed Income Modeling, Risk Assessment, Statistical Modeling

Computing and Programming: SAS, SQL, R

Communication: English, Hindi

Workplace and Teaming: Committed and strong team player with excellent inter personal skills; detail oriented with strong analytical skills; focus on creating and delivering solutions

HONORS AND ACTIVITIES

Star Performer Award, American Express Corp *2011*

For significant contributions in projects involving analysis and implementation of alternate data sources used for identifying business identities

Base SAS Certification *2010*

Certified by SAS institute for SAS programming skills