

PROFILE SUMMARY

- **Over 20 impactful years** in leading cross-functional teams to refine business operations, design risk management and process frameworks, and increase revenue and profitability, while optimizing project budgets and minimizing risk
- **Proven success** in the design and launch of products and services, and in championing innovative analytics projects across Fortune 500 organizations
- **Self-starter**, proactive learner, and enthusiastic team player who thrives in dynamic and fast-moving environments
- **Adept in bridging the gap** between senior executives, technical staff, business operations, strategy, and data science
- **Multilingual** with professional experiences in the USA, the Caribbean, Mexico, and Europe. Citizen of the USA

KEY SKILLS

- Staff management and global team building
- Strategic planning and new product development
- Predictive analytics and behavioral targeting
- Financial modeling and business intelligence
- Machine learning, generative AI, and e-commerce
- Digital transformation and process improvement
- Building dashboards and reporting frameworks
- Credit analysis, pilot studies, forecasting, and automation
- Risk management, policy optimization, and governance
- Data standardization, metrics development, and automation
- Customer journey analysis and performance tracking
- Structure ambiguous problems and drive actionable insights
- Comfortable in matrix organizations and startup settings
- In-person, hybrid, remote, and across multiple time zones

SUMMARY OF ACHIEVEMENTS

STRATEGIC CONSULTANT AND TECHNICAL ANALYST - SELF EMPLOYED

2024–2025

- **Consulted** and trained clients, performed technical analyses that generated >50% return on investment

ASSOCIATE DIRECTOR, PREDICTIVE ANALYTICS - FINANCIAL PLANNING AND ANALYTICS SERVICES

[VERIZON](#) – CORPORATE FINANCE, NEW YORK, NY, USA (IN-PERSON / HYBRID / REMOTE)**2022–2024**

- **Spearheaded** analytics projects, directed employees, managed cross-functional teams, and implemented business methodologies and strategies, to safely increase the profitability (>15%) of many segments of the wireless business

Sample Projects & Recognitions

- Credit Policy Optimization (USD 800+ **million** incremental revenue); Deep Dive on Digital Journey of Prospects (USD 200+ **million** incremental revenue); Behavior of Customers, from application stage to end of relationship; Comprehensive Cash Flow Analysis for Customers on a Device Payment Loan; Channel Profitability Analysis
- Winner of Verizon Credo Award, Top performer on FP&A team

SENIOR MANAGER, PREDICTIVE ANALYTICS - BUSINESS ANALYTICS CENTER OF EXCELLENCE

VERIZON – CORPORATE FINANCE, NEW YORK, NY, USA (IN-PERSON / HYBRID / REMOTE)

2018–2022

PRINCIPAL - INVESTMENT VALUATION AND OPTIMIZATION

VERIZON – CORPORATE FINANCE, NEW YORK, NY, USA (IN-PERSON / HYBRID)

2016–2018

ASSISTANT VICE PRESIDENT, STRATEGIC ANALYTICS

[BARCLAYS](#) – BARCLAYCARD EUROPE, NEW YORK, NY, USA (IN-PERSON / HYBRID / REMOTE)**2014–2016**

- **Created** and implemented innovative products, services, and marketing outreach activities
- **Increased** the size (20%) and profitability (15%) of growing Barclays' German loan portfolio, while minimizing risk
- **Executed** targeted behavioral and credit analysis programs that enhanced risk management processes
- **Directed** colleagues in India, Germany, and the UK, while ensuring cohesive strategic execution

LEAD ANALYST, CREDIT RISK

BARCLAYS – BARCLAYCARD EUROPE, NEW YORK, NY, USA (IN-PERSON / HYBRID)

2011–2014

GRADUATE STUDENT INSTRUCTOR

UNIVERSITY OF MICHIGAN, ANN ARBOR, MI, USA (IN-PERSON)

2006–2009

- [Corporate Finance IOE 452](#): course on corporate finance, for actuarial and engineering students
- [Derivative Instruments IOE 453](#): course on options, futures, and other derivative instruments, for engineering students

GRADUATE STUDENT FELLOW AND RESEARCHER

[UNIVERSITY OF MICHIGAN](#), ANN ARBOR, MI, USA (HYBRID / REMOTE)

2003–2010

- **Mastered** principles and tools found in Computing, Economics, Finance, Financial engineering, Mathematics, Operations research, Optimization, Risk management, Supply chain management
- **Studied** problems: (a) at the [interface of Finance and Operations](#); (b) on the [infrastructure for electronic transactions](#)
- **Generated** models to analyze financing and operational decisions of manufacturers, suppliers, and traditional lenders
- **Developed** algorithms, provided managerial insights, and proposed financing and operational policies to maximize, under various economic scenarios, the value of manufacturers, suppliers, traditional lenders, and end-customers
- **Communicated** insights successfully, through [written documents](#) and [verbal/visual presentations](#)

BUSINESS ANALYTICS MANAGER

[AMERICAN EXPRESS](#) (AMEX) – RISK INFORMATION BANKING (RIB), NEW YORK, NY, USA (IN-PERSON)

SUMMER 2004

- **Developed** a SAS-based segmentation tool that clustered client portfolios by spend segments, improved predictive accuracy by **20%** and streamlined strategic planning for Marketing, Technology, Finance, and Operations

ERGONOMICS CONSULTANT

[ALCOA](#) – HOWMET CASTINGS, LA PORTE, IN, USA (IN-PERSON)

SUMMER 2002

- **Inspected** work process and workflow, and conducted comprehensive surveys and interviews with 80+ employees
- **Uncovered** actionable insights that improved operational efficiency by **15%** and reduced risk of injury by **~25%**

CONSTRUCTION CONSULTANT

[DACK CONSULTING SOLUTIONS, INC.](#) – WHITE PLAINS, NY, USA (IN-PERSON)

SUMMER 2001

- **Inspected** work sites, conducted economics analyses, increased effectiveness of marketing campaigns by **~20%**

EDUCATION

UNIVERSITY OF MICHIGAN, ANN ARBOR, MI, USA

- PhD, [Industrial and Operations Engineering](#) 2003–2010
- MSE, [Industrial and Operations Engineering](#) 2003–2005

PURDUE UNIVERSITY, WEST LAFAYETTE, IN, USA

- BS, [Industrial Engineering](#), [Honors program](#), 790/800 on [GRE exam](#) ([Quantitative section](#)) 1999–2003

GRADUATE LEVEL COURSEWORK

- [Corporate Finance](#), [Derivative Instruments](#), [Financial Engineering](#), [Portfolio Risk Analysis](#), [Stochastic Processes](#)
- E-Commerce, [Game Theory](#), [Microeconomic Theory](#), Law and Information Management, [Research Seminars](#)
- [Inventory Analysis & Control](#), Leveraging IT into Business Strategy, [Supply Chain Management](#)
- [Advanced Calculus](#), [Continuous Optimization](#), [Dynamic Programming](#), [Linear Programming](#), [Systems Simulation](#)

LANGUAGES AND COMPUTER SKILLS

- **Languages:** English, French, French Creole, Spanish (advanced), Russian (beginner)
- **Programming:** Python, SQL, SAS, C, Matlab
- **Platforms & Tools:** Tableau, ThoughtSpot, AutoMod, Mathematica, LaTeX, Unix, Microsoft Office
- **Modern Tech:** Generative AI/LLMs, Vibe Coding (Vibe Marketing, Vibe Design), Advanced Analytics

ADDITIONAL

- Selected Publications: [Trade Credit as an Option to Acquire Future Financing](#) (2017); [Risk, Financing and the Optimal Number of Suppliers](#) (2011)
- Graduate Fellowships (e.g., [Rackham Merit Fellowship](#), [STIET/NSF Doctoral Fellowship](#)), 2003–2010
- Doctoral Dissertation Award in Optimization – First prize, [University of Florida](#), 2007
- [Engineering in Training License](#) (# ET30302738), State of Indiana, 2003
- Certifications: [ThoughtSpot Professional](#), [Generative AI \(Udemy\)](#), [Python & Machine Learning Bootcamp \(GA\)](#)
- Member of [Alfred P. Sloan Foundation](#), [Alpha Pi Mu](#), [Tau Beta Pi](#), [Golden Key International Honour Society](#)
- Interest: healthy living, languages, music, nature, self-improvement, sports, travel, technology, world politics
- References upon request: [Rangan Gangavaram](#), [Kenneth \(Ru\) Yuan](#), [Shyam Kumar Kewalia](#), [Sivananda Nittala](#)