Saumya Anand

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EDUCATION

M.S. in Business Analytics (STEM) (Dean's Achievement Scholarship)   August 2024
Boston University, Questrom School of Business, Boston, MA   *GPA: 3.5/4.0*

M.S. in Mathematics   June 2019
National Institute of Technology, Rourkela – top-tier Indian college with 5% acceptance rate   *GPA: 3.3/4.0*

B.S. in Mathematics   May 2017
University of Delhi, Delhi, India   *GPA: 3.7/4.0*

RELEVANT WORK EXPERIENCE

Assistant Manager   March 2021- July 2023
State Bank of India, Delhi, India (Fortune 250 company)

- Completed management rotational program with 2% acceptance rate, gaining experience in revenue management, financial analysis, customer service, marketing, business strategy development, and retail banking
- Performed duties of credit analyst by managing the entire credit lifecycle, with a strong focus on fraud risk assessment, from pre-sanction due diligence (including financial statement analysis) to post-sanction monitoring and review. Optimized branch's overall revenue by 2% using in-house financial software and MS Excel to predict potential defaults
- Collaborated with cross functional teams to reduce branch's exposure to credit risk by 30% by implementing collection strategies to reduce non-performing assets (NPA) ratio. Analyzed customer transaction data using SQL to detect anomalies, identify high-risk profiles, and enhance fraud mitigation strategies, reducing branch exposure to credit and reputational risk
- Designed Tableau dashboard for bank product analysis, identifying growth opportunities, leading to a 40% increase in sales by communicating marketing strategies to regional clients and executives

Consultant- Subject Matter Expert   May 2020- March 2021
Six Red Marbles Pvt Ltd, Remote, India

- Analyzed and developed 500,000+ mathematics problems, using MATLAB, Python, and Excel to streamline content creation, ensure accuracy, and enhance student engagement through data-driven refinements

RELEVANT PROJECT WORK

Student Consultant/ Financial Analyst (Capstone Project)   May 2024- August 2024
Hyphenova, Boston, MA

- Performed regression analysis and used statistical methods to create optimized pricing strategies for an early-stage movie rental startup, resulting in targeted subscription and bundling pricing strategies
- Utilized Excel models on top of python based regression model to strategically understand market conditions and compare price points to previous periods and determine the cause for change

Uncovering Purchasing Patterns: Business Experimentation & Causal Methods   January 2024- April 2024
Boston University

- Conducted an A/B testing initiative with 120 randomized participants to uncover insights into purchasing behavior; statistical analysis revealed a 32% difference in conversions linked to customer demographics

Understand changing demand: BigData Project   January 2024- April 2024
Boston University

- Generated insights by processing 1 million+ records with Google Cloud Platform and PySpark, identifying areas of consumer behavior shift, informing strategy adjustments regarding urban mobility services offered throughout NYC

SKILLS/ CERTIFICATES

- **Certifications:** IBM Data Analyst Professional, Moody's Analytics Certification in commercial credit, Junior Associate in Indian Institute of Banking & Finance (focused on banking, accounting, finance & legal regulations; including roles of commercial banks in FP&A, risk management, KYC norms, and principles of lending)
- **Relevant Coursework:** BigData Analytics for Business, Financial Analytics, Supervised Machine Learning, Unsupervised Machine Learning, Advanced Analytics (Excel for Analysis)
- **Programming Languages/ Tools:** Python (Pandas, NumPy, Scikit-learn), SQL (PostgreSQL), PySpark
- **Business Intelligence/ Tools:** Adobe Analytics, Alteryx, PowerBI, Tableau, MS Excel, MS Word, MS PowerPoint