Saumya Anand

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RELEVANT WORK EXPERIENCE

Financial Analyst (Capstone Project)   May 2024- August 2024
Hyphenova, Boston, MA
- Developed ML model for a startup by assessing key consumer purchasing patterns, to get accurate product pricing
- Built regression models using Python, to analyze consumer preferences, leading to better understanding of market forces

Assistant Manager (Business Analytics)   March 2021- July 2023
State Bank of India, Delhi-NCR, India (Fortune 250 company)
- Completed management rotational program with 2% acceptance rate, gaining exposure to credit risk management, customer service, marketing, business development, and retail banking
- Performed duties of credit analyst by managing the entire credit lifecycle from pre-sanction due diligence and appraisal of credit proposals to post-sanction monitoring and review. Successfully mitigated credit risks and maximized branch's credit portfolio
- Reduced branch's exposure to credit risk by 30% via implementing recovery strategies to reduce non-performing assets (NPA) ratio and structure the current stressed assets by building models in MS Excel
- Achieved 40% sales growth by analyzing large datasets to design a Tableau dashboard marketing insurance products, presenting findings to top regional clients and executives
- Assessed potential customer's creditworthiness and periodically evaluated current customers to optimize the branch's sales and ensure maximum returns leading to an increase in branch's credit portfolio by 2%

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)
Languages: Python, SQL, Git, C++
Business Intelligence/ Tools: Adobe Analytics, Power BI, MS Excel, MS Word, MS PowerPoint, Jupyter
Cloud Platforms: Google Cloud (BigQuery), AWS

EDUCATION

M.S. in Business Analytics (STEM) (Dean's Achievement Scholarship of $27,000)   August 2024
Boston University, Questrom School of Business, Boston, MA   *GPA: 3.5 /4.0*
- Relevant Coursework: Big Data Analytics for Business, Financial Analytics, Supervised Machine Learning, Unsupervised Machine Learning, Advanced Analytics (Excel for Analysis)
- Relevant Project work:
  - Built financial models using MS Excel to prepare sensitivity analysis reports and optimize revenue and pricing strategies
  - Used predictive ML models to analyze large datasets for improved risk management by detecting possible cases of fraud and credit default
  - Utilized PySpark in BigQuery to analyze time-series data and provide business expansion strategies
  - Performed A/B testing and regression analysis to understand consumer behavior and examine purchasing patterns
  - Performed K-means clustering and hierarchical clustering to perform sentiment analysis and analyze consumer purchasing patterns to suggest sales strategies
  - Built business dashboards using Tableau to analyze relationship between market metrics, prices, and revenue to analyze business performance and profits

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*