

# MANU HEGDE

hegdemu@mail.uc.edu; +1-513-550-7766; 3227 Jefferson Ave, Cincinnati 45220



## Education

- Expected May 2015      **UNIVERSITY OF CINCINNATI, CARL H. LINDNER COLLEGE OF BUSINESS**      **Cincinnati, OH**  
MS- Business Analytics, GPA: 3.93  
Relevant coursework: Probability, Simulations, Multivariate Methods, Data Management, Data Mining, Optimization models and Data Visualization
- 2011      **NATIONAL INSTITUTE OF TECHNOLOGY**  
**B. Tech in Computer Science and Engineering**
  - Secretary, Computer Society of India
  - Treasurer, Music Club

## Work Experience

- 2013-2014      **CitiGroup Global Decision Management - Assistant Manager**      **Bangalore**  
Decision Management for Citi's International Business Management
  - Identified Out-of-Pattern activity to detect potential internal frauds for Citi's Auto Insurance business
  - Analyzed customer trends using Logistic Regression and CHAID. Optimized 'Loan-On-Phone' price-points in the APAC region, resulting in \$22 million in incremental profits
  - Devised frameworks to calculate **Probability of Default** on credit cards, the **Loss Given Default** for Home-Loan Products in the APAC region. Also optimized **Loss mitigation** and Collection Strategy
  - Identified Highly Profitable Customers and also Possible Attritors using **Look-alike** models
  - Improved Offer Targeting for Citi's Hong Kong eWallet, by forming and defining **clusters** of accounts
  - Identified drivers of expense for Citi's EMEA branches, recommended measures that saved 6% of costs
- 2011-2013      **Mu Sigma Inc. - Senior Business Analyst**      **Bangalore**  
Analytics Consulting Role for Fortune-50 companies in retail and technology domains  
For the **world's largest general retailer**:
  - Categorized customers by their future monetary value, newsletters were mailed based on household rankings; 14% ROI increase was realized in a Test-Control setup
  - Designed the framework and dashboard to identify exceptionally performing stores every week
  - Identified our clients' of most popular and engaging posts, and helped to better leverage their online presence
  - Used the data from previous promotions to predict the effectiveness of upcoming promotions. Two monthly promotions were scrapped when our prediction for ROI was much below their threshold

## Certifications

- 2012      **Chartered Financial Analyst, CFA Level 1**       **CFA Institute**
- 2014      **SAS Certified Base Programmer**      
- 2014      **SAS Certified Advanced Programmer**

## Leadership & Entrepreneurship

- 2012-2013      **PaperEducation – Founder and President** – (facebook.com/PaperEducation)      **Bangalore**
  - Collected 15000 lbs of old newspaper to sponsor 19 children's education
  - Followed the children's progress, donated infrastructure to their school