**Megha Jain**

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**Summary:** Analytical professional with 5+ years of experience in financial services and software industry with strong focus on solving business problems using data and statistical analysis techniques

**Tool Experience**: Experienced R programming and SQL (Certified professional), SAS, UNIX, MS Excel, Python (Scikit machine learning library), Six Sigma Green Belt certified, Advanced knowledge of statistical modeling, ETL – Abinito, Informatica, scripting languages known Unix, Perl

**Modeling Experience**: Random Forest, Logistic/Linear regression, Mathematical modeling and distributions, Sampling Methods, Simulations, Classification techniques, Tree based methods, Support Vector machines, Machine learning algorithms (Ensembling learning /AdaBoost/ Bagging)

**Analytical** - Risk Analytics, Portfolio optimization, Finance key metrics analysis, Segmentation, Non Linear optimization, Database Marketing, Marketing Campaigns, Predictive Analytics

**kaggle Datasets Experience** – Titanic Challenge, Bike Sharing, Allstate Quote prediction, West Nile virus

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**Education**

**Virginia Commonwealth University** Jan 2012 – Mar 2014

Masters in Mathematical Sciences with concentration on Statistics

* Instructed ‘Statistical Controversies’ course to a class of 20+ undergrad students

**Technological Institute of Textile and Sciences, MDU** Aug 2001 – May 2005

Bachelors of Technology, Computer Science

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**Mathematical Optimization Model On Creating Retirement Portfolio Using Statistical Techniques**

* Developed an original retirement framework using fundamentals of Modern Portfolio Theory and nonlinear mathematical Optimization as per investor’s needs on asset allocation assuming investor’s risk appetite reduces as he ages in life and worries for real retirement income planning by comparing different risk based statistical model scenarios using customizable objective functions as per customer’s needs. Bootstrapping technique used to validate if historical returns and future returns are same by using non parametric distribution. Monte Carlo simulation used to simulate the retirement income for 48 Scenarios with 10,000 runs each
* **Technical Usage** – Worked with 100+ R packages and datasets, R plotting and Visualization packages, Mathematical Programming, Indexing and matrices, functions writing, looping, variables featured engineering

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**Experience**

**Capital One Bank (Applet Systems, Richmond, VA – Data Analyst)** Dec 2014-Mar 2015

* On the Customer Account Profitability (CAP) team, I utilize my understanding of financial metrics as well as analysis techniques to gather, validate, and analyze financial data down to the individual customer account level for Auto finance, Home mortgage and commercial lines of business
* **Technical Usage** – BTEQ, Fast Load, Multi Load, SQL Data structures including functions such as Group by, Aggregate family, Joins Subqueries, Temp tables, Row Number, Case and IF statements, Rank, Sorting functions

**SunTrust Mortgage Services, Richmond, VA – Credit Risk Metric Analyst** Apr 2014-Aug 2014

* Reporting, data gathering for different lines of business such as Bankruptcy, Foreclosure, REO, Claims, Total Servicing by developing and maintaining valuable key metrics
* Performed data mining and data analysis using critical credit mortgage metrics. Used SAS macros ,SQL Excel and PowerPoint and various data sources to gather data and create reports providing operation managers the information they need to make informed decisions
* Created waterfall reporting, timelines reporting, credit mortgage metric reporting for various business lines
* Automated reporting for a process and implemented process improvement for monthly and quarterly reports
* Partnered with Stakeholders to improvise the Exceptions reporting process. Worked extensively with technical and business teams to automate the reporting
* Maintained part of Loss Mitigation deck for reporting needs to be shared with Senior management on monthly basis
* **Technical Usage** – SAS Macros - Proc Contents, Proc Means, Proc Freq, Proc Cluster, Proc Reg, Proc Sort, Proc SQL, Proc Print, proc Transpose, Excel – Pivoting, Lookup, Charting

**Microsoft (Wunderman)**, **Gurgaon, India, Program Manager, Database Strategist** Aug 2010-May 2011

* Analytics Lead for 3 countries, translating the complexity of Analytical models to Marketers needs at backend
* Worked with team on adoption of new and existing Marketing systems tools to improve marketing efficiencies to be used by offshore teams by conducting trainings
* Implemented automated subsidiary reporting for global markets benefiting the business process flow using SQL script
* Generated reporting/evangelizing the marketing models analytical roadmap using models such as early adopter, Cross Sell, Up Sell. Supported Genuine Software Campaigns metric by generating scorecard metric for genuine software products and new product launches in line with business strategies
* Coordinated India boot camp GSI, cloud services for partners in Mumbai for 400+ audiences of executives
* **Technical Usage** – Marketing tools for outbound marketing such as Unica Affinum campaign, SQL Server reporting using JOINS, Merge, Import, export data, Case when statements

**American Express, Gurgaon, India, Business System Analyst** Nov 2007- Aug 2010

* Executed simulations for Australia and New Zealand markets using SAS production/test/dev. environments
* Empirical Study for Non-Delivery and Feedback Suppressions, Suppression Data Gap Analysis
* Performance improvement and reduced cycle time for external acquisition campaigns by automating processes
* 20 + Campaigns - Execution, planning, scheduling for 3 Lead Markets for External acquisitions
* Implemented global Software Quality Tool resulted in 25% reduction of production errors for prospects database
* Contributed extensively in implementation of marketing campaign process flow for Japan market
* Maintained the reporting and analytics, data pull needs using Perl scripts and SAS EG macros for senior management
* Performed on various data aggregation, data pulls on segmentation, prospect lists, mail files, extract and suppression change requests and maintained the process and quality check lists for further improvement and transitioning
* Conducted trainings for senior management on Teradata architecture
* **Technical Usage** – Perl and Unix commands, Oracle project management and designing, Visio Flowcharts, SAS inbuilt macros for Ranking, logistic regression, scoring prospects, Gantt charts, Pareto charts, Swim lane diagram, process control charts

**Accenture, Mumbai, India, Software Engineer** Sep 2005- Aug 2007

* For client ‘Travelers’ - Led an offshore team of 4 engineers on Production support and enhancements. Created 30+ Abinitio graphs and replicated the process flow in the development stage and later on transitioned to Production stage
* Maintained the Production Phase of the project for over a year by implementing the change management process requests
* Implemented manual claim processing replicating the system from Auto claims processing using Abinitio, UNIX
* Reduced Training costs - Prepared Abinitio Self Starter Kit for New Joiners; proprietary of Accenture
* Conducted DW trainings for Associates and Senior Management on Teradata levels
* **Technical Usage** – Abinitio GUI , basic Inform atica experience, graph building, data transformation, Perl and Unix commands, Batch jobs, Urgent ticket handling on production issues, SDLC , Unit testing, Quality checks documentation, relational databases ER diagrams