


Madhumitha Ramakrishnan

Ph: 7975289110 · Email: madhu74mitha@gmail.com ·  [LinkedIn Profile](#)

Professional Summary

Economist with strong foundation in econometrics, statistics, and applied data analysis. Experienced in financial modelling, economic research, and policy evaluation. Skilled in Python, R, and EViews to translate economic theory into actionable insights for business, finance, and policy decisions.

Education

MSc Economics with Data Analytics — Symbiosis School of Economics, Pune— GPA: 8.49/10	2024 – 2026
BSc (Economics, Math, Stats) — Christ University, Central Campus, Bengaluru — GPA: 8.42/10	2021 – 2024

Experience

Founder's Office Intern, RuViMo, Mumbai **Feb 2025 – July 2025**

- Designed and implemented performance dashboards in Excel to monitor tutor efficiency and student conversion rates; insights directly improved tutor-student mapping and enhanced learning outcomes.
- Applied resource allocation analysis to redesign hiring and matching processes, improving scheduling accuracy by 2x and boosting tutor allocation efficiency.
- Developed standardized evaluation frameworks and workflows (SOPs, screening scripts) that reduced bias and improved consistency in tutor recruitment.
- Established core process documentation enabling smoother handover to operations team, ensuring scalability of the organization's learning model.

Trainee Business Analyst, L&Q Technologies, Bengaluru **May 2023 – Jun 2023**

- Built and automated financial forecasting and option strategy models in Python and Excel, increasing analysis accuracy and reducing processing time.
- Modeled Beta coefficients using live market data (Yahoo Finance API) to assess portfolio risk and inform investment decision-making.
- Applied econometric analysis to evaluate financial risk, supporting the design of more robust strategic models for equity trading.
- Created and prioritized Agile user stories, optimizing sprint planning and execution timelines, ensuring project alignment with business goals.

Academic Projects

Microfinance Debt Traps and Household Spending

Analyzed national SHG loan data (2019–2022) using regression and ratio analysis to study debt concentration. Found rising loan per SHG ratios indicating growing risk of over-indebtedness; proposed borrower-centric reforms. Analysis performed on Excel and R

Rural Economic Development in India (2000–2019)

Modeled rural growth drivers (urbanization, infrastructure spending, agri-trade, forest cover) using lin-log regression in EViews. Identified urbanization and rural infrastructure as key contributors to agricultural productivity; provided evidence-based policy insights.

Impact of Instant Grocery Delivery on Household Budgeting

Used non-parametric statistical models (Kruskal-Wallis and chi-square test of independence) in R and Excel to examine Zepto/Swiggy Instamart's effect on urban spending patterns among various income groups, household types and discount sensitivity. Found substitution from traditional retail to instant delivery; suggested household budgeting strategies to manage consumption shifts.

Skills & Certifications

Financial Accounting – IIT Bombay: Financial Modelling
Social Media Data Analytics (University of Washington, Coursera): Python
Applied Text Mining in Python (University of Michigan):
Equity Markets Analyst (Finlatics): Technical Analysis, Power BI, R, Excel