Payal Kumari

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EDUCATION

Brandeis International Business School

08/2024 - 02/2026

Candidate for Master of Science in Business Analytics (STEM-Designated), CGPA 3.62

Relevant Coursework: Data Analysis for Business, Information Visualization, Python for Business Analytics, Machine Learning, Geographic Information Systems(GIS), Econometrics with R

Shaheed Zulfiqar Ali Bhutto Institute of Science and Technology

10/2021 - 03/2023

Master of Science in Project Management, with Distinction

Relevant Coursework: Quantitative Tools for Research, Strategic Project Management, Risk Management, Financial Decision Analysis

Muhammad Ali Jinnah University Bachelor of Business Administration, with Distinction

09/2017 - 12/2021

TECHNICAL SKILLS

Programming Languages: R, Python, MySQL

Computer Software: Advanced Microsoft Office, GIS, SPSS, Canva, Google Suite Analytics: Data Analytics, Data Visualization(Tableau), Business Analytics, Project-

Management, Strategic Planning

WORK EXPERIENCE

MCB Bank

Business Analyst 04/2022 - 07/2024

- Led launch of digital banking platform, achieved a 30% increase in online transactions and a \$500K monthly revenue
- Implemented customer segmentation strategy boosting marketing effectiveness by 20% and revamping retention by 15%, contributing to a \$1M annual revenue increase
- Secured \$2M investment for technology initiatives through detailed ROI analysis and business case presentations
- Improved loan approval process, decreasing turnaround time by 25% and increasing approvals by 15%, resulting in \$3M annual increase in disbursements
- Collaborated with HR teams to enhance employee engagement initiatives, leading to a 12% increase in staff satisfaction scores and reduced turnover
- Developed training modules to upskill employees on digital banking tools, improving adoption rates by 20%

Trainee Business Officer 01/2022 - 04/2022

- Achieved 95% compliance rate and zero audit findings through effective regulatory audits
- Implemented HR policies cutting down turnover by 10% and saving \$100K annually in recruitment costs
- Enhanced security protocols, diminishing incidents by 20% through proactive measures and training

Academic Projects

- 1. **FixItUp Dash Web Application (Python)**: Built a web app for skilled workers to display availability, charges, and reviews with booking features.
- 2. Walmart Sales Analysis (MySQL, Tableau, R): Cleaned and visualized Walmart sales data to extract insights and trends.
- 3. Electric Vehicle Analysis (MySQL, Tableau, R): Analyzed electric vehicle data, created dashboards, and identified trends.
- 4. **Optimizing Portfolio Returns (Python, R)**: Developed a data-driven investment strategy using Fama-French and Momentum models, outperforming the S&P 500.

SKILLS/ACTIVITIES

Certification: New York Jobs CEO Council Financial Analyst (Course with Forage Jan 2025)

Activities: Graduate Office Assistant, Office of Academic Affairs and Student Experience (Sept 2024 - Present)

Events: MSF Boot Camp (Feb 2025), Lunar New Year-Chinese New Year (Jan 2025), Spring Orientation (Jan 2025), Graduation Reception (Dec 2024)