# Monika Pani

#### **ACADEMIC PROFILE**

B. Tech (Hons.) in Mechanical Engineering Indian Institute of Technology Kharagpur 8.32/10.00 2015

- Cleared Chartered Financial Analyst (CFA) Level I, CFA Institute, USA (Dec. '16)
- Published Research Paper: Reconstruction of internal heat source using Heat Flux Sensor and Bayesian Inference Technique (S. Chakraborty, M. Pani, P. K. Das), Proceeding of 23<sup>rd</sup> National and 1<sup>st</sup> International ISHMTASTEF Heat and Mass Transfer Conf., Dec'15

#### **WORK EXPERIENCE**

#### Product Manager | Drip Capital - Mumbai

Jul'18 - Present

- Drip Capital is a US-based trade finance startup backed by top tier investors Accel, Sequoia, Wing, and Y Combinator.
- Being an early hire, I've worked on projects in multiple capacities that have helped define and enhance the core business strategy

#### **Product Manager -**

Dec'18 - Present

- Leading planning & implementation of product roadmap for Drip's core internal product to make processes fast & globally scalable
- Working closely with engineering team & key business stakeholders across verticals to develop & execute a cohesive product strategy
- Developed a platform to capture cash inward and outward flow through the accounting and finance operations workflow
- Designing workflows and planning development sprints to automate internal underwriting and to simplify operations

#### Manager - Special Projects, Founder's Office -

Jul'18 – Dec'18

- Worked closely with the Founders on successfully completing diligence and storyboarding for Series B investment pitch
- Defined total addressable market for the company, refined growth projections & brainstormed on strategies for exponential growth
- Aligned definition of Analytics metrics across tech & business teams & created dashboards, enabling dynamic tracking of performance

## Associate | Essex Lake Group - Gurgaon/New York

Jul'15 – Jul'18

Providing hypotheses-driven analysis & on-site counsel on strategic transformation projects to Fortune 100 financial services firms
Recognized as a top performer in the firm & received the highest rating in yearly evaluation 2017, promoted from Business Analyst

#### Key Projects -

#### Customer Satisfaction improvement through improved Teller workforce management

- Evaluated use-case for resource sharing among branches, set-up 'pooled resource hiring' by creating distance-based branch clusters
- Devised recruiting design for hiring ahead of teller attrition by formulating a teller attrition forecast model using time-series analysis
- Developed objective metric to quantify likelihood of customers experiencing queues at teller stations in time intervals across a day
- Defined analytical framework for an executive BI tool to provide visibility into teller operations affecting ~USD 9 bn expense volume

#### Resource allocation and optimization - Personal & Private Banking

- Developed capacity planning analytical model with ability to forecast multiple volume scenarios & delivered ~USD 40 mm savings
- Guided analysts to develop a productivity tracking model for assessing performance of 18K+ bankers by measuring banking activity

### Recoveries improvement for consumer credit card portfolio

- Assessed scope for utilization of alternate payment channels across several key financial, risk and operational categories
- Determined relevant industry metrics to accurately rationalize agency performance & provide granular visibility to management

### Expense reduction for wealth management business of one of the largest banks in Canada

- Conducted workforce rationalization and eliminated structural inefficiencies leading to savings opportunity of ~ CAD 13 mm
- Devised target span of control for multiple managerial roles across layers to optimize manager to staff ratio

#### **INTERNSHIPS**

# Supply Chain Intern | ITC Limited (Bangalore)

May '14 – Jul '14

# Strategized factory layout design for manufacturing ITC's maiden chocolate brand

- Designed optimized CAD layouts for total built-up area of 8000 sq. m & determined optimal utilities arrangement within plant setup
- Enhanced production area by introducing multi-level mezzanine layout, incorporated scope for future expansion

#### Projects Intern | Tata Motors Ltd. (Pune)

May '13 – Jun '13

#### Evaluated major technologies incorporated in automobile engines to abide by BS & EURO emission norms

Developed a live working demonstration model to facilitate training on EGR valves used in Tata Motors' commercial vehicles

#### **LEADERSHIP AND TEAMWORK**

#### Head - Administration and Events , University Robotics Club | IIT Kharagpur

Apr '14 - May '15

# Led a 3 tier team of 33 members to design and organize 6 events in the university technical fest, with 2000+ cumulative footfall

- Conceptualized autonomous robotics events 'Tremors' & 'Lumos', a light following robotics event (first of its kind in India)
- Spearheaded out-of-campus publicity of robotics events across colleges in India through a team of 50 Campus Ambassadors

## Robotics & Al Students Group | IIT Kharagpur

Apr '13 – May'14

Revamped course structure used for learning robotics by introducing hands-on sessions leading to 40% YoY increase in participation

■ Secured university funding worth ₹ 7.5 M for 2 projects on Swarm Robotics and Quadrotor under a 'Dream-a-Bot' initiative

#### **EXTRA CURRICULAR ACTIVITIES**

**Case Study** 

Drafted 2 gold-winning case studies for annual championship at IIT Kharagpur

Robotics

Addressed gatherings of 2000+ enthusiasts in technical workshops at Durgapur, Kolkata & Hyderabad

Workshops • Organized robotics exhibitions at BITM - Kolkata & Ranchi; media releases in The Hindu, TOI & Telegraph