

# Preeti Chachlani

718 Old SF Rd, Apt 167, Sunnyvale, CA 94086 • [LinkedIn](#) • (641) 781-0922 • [Github](#) • pchachlani1@gmail.com • pchachlani1@student.gsu.edu

## CAREER PROFILE

Analyst with 8+ years of industry experience working with datasets to produce analytic reports. Leveraged vast database and external data sources to answer important questions regarding the impact of companies' products on individuals, government institutions, and companies. Designed and built custom metrics/scorecards using MS Excel, SAS and R.

Core competencies include providing analytical support for policy analysis. Proficient with MS Excel, SQL and R along with statistical data analysis using Hypothesis testing, causal inference and regression analysis, Difference-in-difference econometrics techniques.

## EXPERIENCE

### Georgia Department of Early Care & Learning

**Data Analyst Intern**, 01/2019-05/2019

- Modeled data using advanced excel functions: VLOOKUPS, Pivots, Advanced Charting and Excel Macros
- Performed preliminary data analysis to support ratings, research, analytical outreach & presentations
- Translated data into key performance metrics, created figures in Tableau and presented in PowerPoint
- Used Statistical methods and mathematical computations to analyze data
- Configured and managed databases using SQL and applied data modeling techniques
- Researched and responded to daily quantitative research inquiries from the policy team
- Provided technical assistance on shaping and evaluating metrics for policy-related pilot programs
- Carried Cross-functional coordination with other technical teams on projects with policy implications
- Used VBA to create a macro that can easily calculate and format the routine daily and monthly reports

### Georgia State University

**Graduate Research Assistant**, 08/2017-05/2019

#### Research Paper, Effects of the ACA Medicaid on self-reported Health Outcomes

- Examined the impacts of affordable care act (ACA) Medicaid on 4 different self-reported health outcomes
- Analyzed results of public surveys, such as the Behavioral Risk Factor Surveillance System (BRFSS), with an eye toward ACA Medicaid expansion impacts on self-reported health in the past 7 years
- Used Stata for cleaning the BRFSS data and implemented difference-in-difference model for analysis by dividing "control" states as the states that did not expand ACA Medicaid and "treatment" states that expanded

#### Multiple Regression Models in Stata

- Used dataset from Botswana's 1988 Demographic and Health Survey to make conclusion about how education attainment can affect fertility rates
- Created new variables (interactions and dummies) and performed regression analysis to test the hypothesis.

#### Microsimulation Modeling

- Modeled the impact of eliminating the personal exemptions using the baselinetax model
- Simulated a change in the top tax rate in the model from 35 to 37% and made conclusions about the revenue impact
- Carried general equilibrium analysis of the economic policy

#### Data Mining Project

- Used SAS to implement cluster analysis and logistic regression techniques on 284,000 observations to predict likelihood of car accident fatalities
- Curated data to conduct exploratory data analysis, cleaning and pre-model analysis in SAS. Used K Means Clustering, Logistic Regression, to suggest approaches for minimizing accident fatalities

#### Time Series Modeling in R

- Analyzed and made conclusions on the data of 10 years daily stock prices of SPXL and Google
- Investigated the distribution of the stocks and calculated the value-at-risk
- Quantified the uncertainty associated using bootstrap method

#### Business Modeling Projects: Decision Trees & Simulations in MS Excel

- Created decision support models using decision trees for hypothetical businesses to help identify a strategy to reach the desired goals of the business
- Used Monte Carlo Simulation methods to solve problems having probabilistic interpretations

**State Bank of India****Credit Analyst-Deputy Manager (middle-management), 08/2014-07/2017**

- Focused on client's needs, found solutions and recommended the best loan products to the clientele
- Developed workflows & implemented project "*tatkal*" to decrease mortgage loan processing time from 19 days to less than a week
- Analyzed financial, earnings and credit data to advise on an optimal loan scenario
- Presented financial data in PowerPoint at senior-management level executive meetings
- Analyzed trends in credit data and financial statements to determine the degree of risk involved in a loan proposal
- Identified key factors that affected credit ratings of clients and provided solutions
- Supported credit monitoring by preparing data for surveillance and periodically updating preliminary components of analysis
- Calculated Financial Ratios and forecasted results based on historical credit ratings
- Evaluated credit Bureau data (CIBIL, Experian, Equifax) to optimize credit decisions
- Followed up on current loans in the pipeline and to extend additional loans based on valuation of the mortgage security
- Provided due diligence to ensure conformity with terms as well as negotiating terms and conditions of loans with mortgage clients
- Used various strategies to educate and market the banks loan products in the region
- Processed high-value mortgage loans and maintained (lien marking, valuation and documentation) the collateral associated
- Implemented online customer acquisition solution (OCAS) for instant e-approval of home loan applications
- Sourced, processed and presented high value loans (Home, Mortgage, Reverse Mortgage, Personal & Education) proposals with ticket size > \$70k to be sanctioned by the higher authorities

**State Bank of India****Assistant Manager, 01/2009 – 07/2014**

- Prepared clear and concise reports, charts, tables and presentations to support business decisions
- Reduced overheads/income leakage to the tune of \$56K per year along with regularly exceeding credit extension goals by 10-20%
- Coordinated the purchase of new printers and PCs within office space, reducing external costs by 50%
- Managed loan portfolio, including maturing loans, delinquency and requests for increases or other servicing actions
- Implemented Vendor management system to ensure timely payments to vendors and maintained a database for the same
- Prepared models in MS Excel to immediately calculate exact loan amount and EMI based on the balance sheets, salary/loan statements, credit history & current interest rates thereby improving operating efficiency
- Managed portfolio of High Net worth Individuals

**EDUCATION**

---

**Master of Arts, Economics (Quantitative Methods)**

May 2019

Georgia State University

GPA 4.15/4.30

**Master of Business Administration, Finance and Marketing**

June 2009

Faculty of Management Studies, Maharishi Dayanand Saraswati University

GPA: 4.0/4.0

**Bachelor of Arts, Economics (Honors) and Mathematics**

May 2007

Sophia College

GPA: 4.0/4.0

**CERTIFICATIONS AND AWARDS**

---

- Certified Associate of the Indian Institute of Banking and Finance
- The Mark E. Schaefer Economics Award, Georgia State University
- Outstanding Graduate Student Award, Georgia State University
- Trade Finance, Foreign Exchange, Mutual Funds, Financial Management, Micro Finance certificate courses from IIBF
- SQL Essential Training, Lynda (LinkedIn Learning)
- Certificate Course in "Introduction to Data Science with R"
- Excel-VBA course

**RELEVANT COURSEWORK**

---

Data Mining, Business Modeling, SAS Programming & Data Analysis, Applied Statistics & Econometrics, Linear Algebra, Financial Econometrics, Mathematical Economics, Health Economics and Policy, Applied Microeconomics, International Public Economics