

**Ripu Singla**  
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## EDUCATION

M.Sc. in Mathematics and Scientific Computing (2006 - 2011)  
Indian Institute of Technology Kanpur, India  
CPI - 6.9/10 (Department Average - 5.5)

## EXPERIENCE

### **Citigroup, Bangalore, India    Sep 2012 Present**

#### **Deployed Analytics**

- Responsible for porting existing/proven high revenue impact solutions from one market to other across Citi business globally.
- Currently implementing Next Best Offer Palette framework from Korea in Brazil to help with their cross sell marketing efforts across Cards and Retail.

#### **APAC Loan Pricing**

- Responsible for implementing a common framework of customer level response propensity models for unsecured loan products on credit card (e.g. Loan on Phone, Balance Transfer and Ready Credit etc.) across 10 APAC countries.
- Successfully implemented solutions in Australia, Malaysia, Korea, Hong Kong and Taiwan.
- Additionally developed constrained optimization tool in SAS for interest rate optimization across Profitability and Sales.

#### **Design For Cost**

- Responsible for identifying customer segments where operating efficiency (cost/revenue) is high across Cards, Retail and Mortgage for North America market.
- Data collection itself presented a challenge as data stays with different line of businesses and merging them at customer level is non trivial. Collaborated with different teams and prepared a customer level dataset with ~50 segments/dimensions along with ~300 metrics.
- Analyzed and submitted 30+ detailed summary/reports identifying various low performing segments.

### **Notiphi, Bangalore, India ([www.notiphi.com](http://www.notiphi.com))    May - Sep 2012**

- Responsible for developing a platform using which a merchant is able to send out promotional offers to near by notiphi app users in real time. Both merchant and user are able to specify their preferences like offer category, maximum notifications per day, time, radius, do not disturb etc.

### **Citigroup, Bangalore, India    Jun 2011 - May 2012**

- Responsible for developing a Risk Score Card for targeting affluent segment in North America market for growth of A-Advantage portfolio.

## **SIDE PROJECTS (<http://goo.gl/LKkApZ>)**

### **They Were In    Mar 2014**

- Fun weekend project where you can search common movies between two or more actor/actress/directors etc.

### **Automated Logistic Regression Modeling Tool    Jan 2014 - Present**

- Project started so as to complement my Logistic Regression model building process in Citigroup.
- Current Stage - able to build full fledged logistic regression models without any human intervention with similar or better performance, tested on several past Citi projects.
- Final Stage - An Open source packaged solution in R with nice desktop/web GUI.

### **People (Dating Website)    Jun 2013 - Present**

- Project started with the idea to develop a completely free, open and clean dating website.
- Infrastructure cost to be collected through donations as per Wikipedia model.
- Current Stage - Basic front end with AngularJS, Bootstrap, Facebook integration, Backend using Python, Flask, Chat feature using Ejabberd and WebRTC.
- Final Stage - Need to add few more features, some bug fixing to produce a clean, polished and responsive website.

### **Ebook Engine    Aug 2010**

- Fun college project - Indexed all the ebooks on college LAN and made them searchable and downloadable through a neat and clean website.

## **INTERNSHIP**

### **Notikum, Bangalore, India ([www.notikum.com](http://www.notikum.com))    May - July 2010**

- Developed a scraper which extracts credit card promotions from various websites in Singapore.
- Information is used for a smartphone app which displays offers for user's selected card.
- Received funding of USD 25K from Singapore based investors.

### **University of Auckland, New Zealand    May - July 2009**

- Responsible for quantification of drug properties which causes certain drugs to bind to genes in human heart causing heart attack.

### **Simplifix Automation and Solutions, IIT Kanpur    May - July 2008**

- Responsible for development of Low Cost Automatic Currency Validator.
- Project received funding of USD 30K from Govt. of India under Startup incentive scheme.
- Won 1<sup>st</sup> prize of USD 2K in Business competition Megabucks at IIT Kanpur.

## **ACADEMIC PROJECTS/PAPERS (<http://goo.gl/LKkApZ>)**

- M.Sc. Project - Mathematics of Social Choice and Manipulation — Aug 2010 - Apr 2011.
- Relationship and interdependence of Crude Oil and Gold — Aug - Nov 2010.
- Finite Element Algorithms for pricing 2-D Basket Options — Aug - Nov 2010.
- Global Competitiveness Index — Apr 2008
- Price Discrimination by Monopoly Firms — Dec 2007

## **EXTRA CURRICULAR (<http://goo.gl/LKkApZ>)**

- Coordinator, Golden Jubilee Rural Bicycle Tour (Mar 2010) — one of the largest campus bicycling event in India with 1100+ participants.
- Cycling Trips (Jan 2010) — 700+ km, Cities and Villages around Campus
- Trekking Expedition (Oct 2009) — Bali Pass, Altitude - 16,000 feet
- Tae Kwon Do (Feb 2009) — Yellow Belt, District Level Gold Medal
- Cycling Expedition (Mar 2008) — 420 km, Mountains in North India, Altitude - 12000 feet