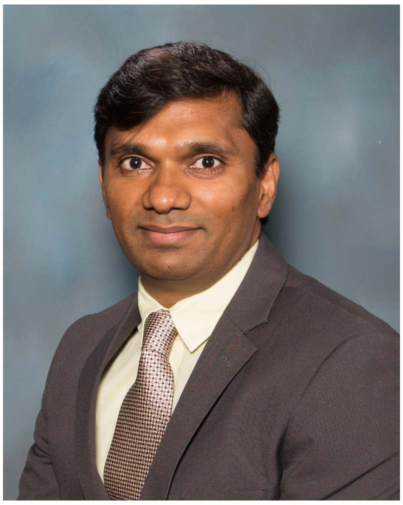

Sarath Nallamudi

Risk Strategy || Analytics || AI & ML || Consumer & Commercial

- Atlanta, GA
- US Citizen
- sarathn@gmail.com
- 678-315-1194

Skills

Credit, Fraud & Collections Strategy 6 yrs.

Loss forecast/reserve 5 yrs.

Data Analysis 9 yrs.

Statistical & Machine Learning models 5 yrs.

Financial Modeling 6 yrs.

Time Series Modeling 3 yrs.

Deep Learning 3 yrs.

Languages

R 8+ yrs.

Python 3 yrs.

SAS 2 yrs.

SQL 15 yrs.

Summary

I am a results driven financial services leader in Risk Strategy and Management space. I have a proven track record of leveraging data to drive strategic insights. My expertise lies in developing and executing innovative solutions to complex business challenges, with a focus on analytics, risk management, and machine learning utilizing various data science tools and technologies

Experience

Data Science Director, Risk Strategy, Modeling & Analytics — 2023 - Present

1st FRANKLIN FINANCIAL CORPORATION

- Leading the Data Science and Risk functions. Responsible for driving the development and execution of data-driven strategies to enhance decision-making processes.
- Establishing and administering policies and goals for Risk and Data Science functions. Providing strategic guidance and overall direction for analytical efforts while mentoring and developing the team.
- Grew the Live Check portfolio by 15% and Indirect loans portfolio by 8% while maintaining them at the same risk level by using advanced analytics.
- Estimated current expected credit losses (CECL) by using custom in-house model and Moodys impairment studio for yearly loss reserves. Performed sensitivity analysis on expected losses. Built time series models for monthly loss forecasts.
- Identified growth opportunities for personal loans portfolio and implemented them through branches for a 3% risk neutral growth.
- Monitoring macro environment, competitors and made recommendations to optimize credit policy.
- Developed ROA framework for the company and made recommendations to drive ROA by over 1% to executive leadership.
- Led the model implementations for Indirect loans and personal loan models with cross-functional teams and external vendors.
- Leveraged Equifax Ignite analytics platform to identify growth opportunities utilizing traditional and alternate data sources.

Julia 1 yr.

Rmarkdown 6 yrs.

Quarto 1 yr.

Web Scraping 1 yrs.

Tools

- XGBoost
- Tensorflow
- Pytorch
- Equifax Ignite
- Moody's Impairment Studio
- Spark
- Snowflake
- Databricks
- R Shiny
- Streamlit
- Tableau
- Power BI
- Git
- RStudio
- VS Code
- Pycharm
- Terminal

Education

08/2016 - 05/2018

MBA

Emory University

Finance & Strategy

01/2000 - 12/2002

MS in EE

Texas Tech University

Electrical Engineering

Data Science Manager - Risk Strategy, Modeling & Analytics 2021 2023

1st FRANKLIN FINANCIAL CORPORATION

- Built a custom machine learning default model for personal installment loans portfolio with an estimated $9.5 million in additional profit annually. Developed scorecard and strategy for approval, loan amount and terms recommendations for branches
- Developed product vide profitability framework and calculated portfolio level profitability to facilitate optimal resource allocation
- Built machine learning and logistic models for sales finance and live check products along with approval and line assignment strategy for a combined incremental revenue of $2.3 million annually. Collaborated with data vendors and third-party consultants
- Developed model risk monitoring framework to monitor and improve model performance
- Evaluated several data sources including alternative data (Teletrack, DataX, Clarity, Clear, Risk View, Ignite platform etc.)
- Performed SWOT analysis of competitors and bench marked company performance against competitors
- Developed framework for forecasting product and company level loss estimates utilizing vintage analysis & roll rates
- Collaborated with cross-functional teams in Finance, Marketing, IT, Legal, Compliance, HR in implementing Risk strategy
- Hiring and developing Data Science and Analytics talent

Certifications

- Credit risk modeling in R
- Python & Machine Learning for Financial Analysis

Contact

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- sarathn@gmail.com
- sarath.nallamudi.com
- Github
- Twitter

Senior Risk Analyst - Risk Strategy & Analytics **2019 2021**
FLEETCOR

- Led several initiatives driving growth, managing risk by owning acquisition strategy within Risk department for portfolios with $̃45million in bad debt per year.
- Built custom credit scoring model, new strategy for credit policy and score card for an estimated 6% increase in approval rates leading to $5 million in annual incremental revenue while lowering the bad rate by 4%.
- Forecasted incremental gain in gallons, spend, revenue, bad debt and cost of bad debt for the new credit policy. Managed third party vendor relationships for this effort
- Identified growth opportunities and revamping deposit program to drive additional $1.2 million per quarter in revenue
- Validated credit strategy for approvals, line approved, terms, bad rate, bad debt, cost of bad debt, swap-in and swap-out statistics
- Validated fraud model, strategy for approvals, line assignment matrix and fine tuned it for risk neutral approval rate increase
- Identified high risk segments & reduced $̃2.5 billion exposure in response to COVID-19 while balancing portfolio profitability
- Managed Winback program to encourage defected customers over time to come back to Fleetcor. The program enjoyed over 35% increased approval rates driving $6.5 million in addition spend. Fine-tuned the program criteria over time based on performance
- Managed GPS, Telematics program to drive additional $̃1.6 million spend
- Estimated bad debt for Fuelman and Mastercard portfolio migrations. Built roll rate based and vintage based models (Current Expected Credit Losses - CECL) to forecast bad debt that resulted in a savings of over $2 million per quarter
- Collaborated with cross-functional teams such as Sales, Finance, Marketing, Product etc. on companywide, risk initiatives. Conducted new program due diligence, AB testing and delivered recommendations to Leadership
- Mentored and developed Analytics talent

INFORMATION TECHNOLOGY CAREER IN ERP IMPLEMENTATIONS **2004 - 2019**
Enterprise Resource Planning - PeopleSoft implementations

- Enjoyed a progressive & accomplished career in IT ERP implementations for 15 years at various levels as Analyst, Lead consultant, Director & principal consultant in General Motors, SRS Systems, AppleSoft and Global IT.
- For $3.5B Media client, led Financials ERP system implementation that resulted in savings of $2M over 3 years.
- For $20M IT consulting firm, implemented Financials ERP system with Asset Management, Accounts Payables, Accounts Receivables, and Billing modules. Resulted in retirement of 8 legacy systems, leading to $5M savings in 3 years.