|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **UMESH KUMAR** | | | | | | | | | |
| Email: [umeshdhanwal@gmail.com](mailto:umeshdhanwal@gmail.com), HP: (+65) 86413078  **EDUCATION** | | | | | | | | | |
|  | | | | | | | | | |
| **Aug’13-July’14**  **Jul’10-Mar ‘12** | **NUS School of Computing**  **Master of Sciences in Analytics**   * Coursework – Machine Learning, Big data, Fixed Income and Derivatives, Economics, Advanced Statistics etc.   **INDIAN INSTITUTE OF FOREIGN TRADE** | | | | | | | **Singapore**  **Delhi, India** | |
|  | **Master of Business Administration** | | | | | | | | |
|  | * Ranked amongst top 10% amongst the class strength of 240. | | | | | | | | |
| **Jul’05-May ‘08** | **SHRI RAM COLLEGE OF COMMERCE** | | | **Delhi, India** | | | | | |
|  | **Bachelor of Commerce (Minor in Computing)** | | | |  | | | | |
|  | * First Class with Distinction, Top 20% of Class. | | | | | | | | |
| **EXPERIENCE**  **Apr’16-Present**  **Sep’14-Apr'16** | **Standard Chartered Bank (1 Year Contract)**  **Credit Risk Analytics and Reporting MI**   * Implemented Group risk reporting for wholesale & SME books using VBA, SAS, R, Access and Presto * Helped in visualization of views for the risk reports in Tableau using Presto queries * Designed the tool for pulling reports and putting it in Presto format for Server * Awarded Best Automation award for Project using Autoit where automation was done and 6 persons job was implemented with it. Every 1 hour report is generated with download from SCB portal for 24 hours and algorithms were applied and disseminated across all countries   **CITIBANK N.A.**  **Investment Risk Analyst** | | | | | | | | **Singapore**  **Singapore** |
|  | * Designed Dashboard using Qlik View, Python and SQL to analyse P&L of trading activities in APAC region for treasury and markets using 30 gb of daily trading data points including unstructured data * Automation of Reporting for Regulatory reporting using SAS which helped in directly pulling data from Data warehouse * Analyzed the data for Consumer Risk Management for real time portfolio analytics to analyze, Delinquency and portfolio concentration * Developed Stress test Model for various asset classes i.e. MF, Bonds, Structured products, equities and deposits in SAS * Authorizing credit limits for clients after getting approval as per policy * Analyzing and deciding the LTV for collaterals i.e. Structured products, Bonds, Mutual Funds and liaison with operations for setup * Independently doing Basel and MAS 610,MAS 637 Reporting for the NRI portfolio having AUM of $34 bn * Stress Testing and Analyzing the impact on the portfolio by way of price drops in Currency, FIS and MF | | | | | | | |  |
|  |  | | | | | | | |  |
| **Sep’12-Jul’13** | **LARES SOFTECH PVT. LTD. (Macro Hedge Fund)**  **Associate, Quantitative Trading** | | | | | | | | **Singapore &**  **Delhi, India** |
|  | * Execution of trades across the asset classes i.e. FX, Equity derivatives and Commodities * Designing algorithms and back testing for strategies for the Indian markets in R * Independently designed the structure as well as documentation for setting up one of the first three hedge funds in India * Designed a new statistical arbitrage strategy based on Copulas which are used in Risk for assessing the risk on related instruments | | | | | | | | |
| **Mar ’12-Aug’12** | **PROPHECIS CONSULTING AND ANALYTICS** | | | | | | | | **Delhi, India** |
|  | **Algorithmic Trader (6 month - Contract)** | | | | |  | | | |
|  | * Quantitative Analysis of the market and looking for inefficiencies * Statistically Analysing the returns and looking for any opportunities * Help in development of strategies by looking at the market | | | | | | | | |
| **Sep ‘08-Jun ‘10** | **KPMG INDIA PVT. LTD.** | **Delhi, India** | | | | | | | |
|  | **Tax Analytics** | |  | | | | | | |
|  | * Worked as BA on designing Taxation solution for KPMG expatriate tax department * Designed VBA for explaining the Software developers for the taxation concepts * Providing advice to clients on taxation issues including Social Security Contribution, FRRO, NOC etc. * Managing client joining process – Entry / Exit Interview and PAN/TAN filing | | | | | | | | |
| **ACHIEVEMENTS** |  | | | | | |  | | |
| **Nov ‘12** | * Independently written a research paper which was published in Indian Journal of Finance * The research paper analysed the effect of seasonality on the National Stock Exchange Nifty index due to the Diwali Festival in India. * Invited to present my research papers titled “Diwali Anomaly : A new seasonality discovered"” at two **International annual research conference in collaboration with Yale University and Boston University** where speakers from business Schools across the world like Kellogg, Stanford, Yale presented | | | | | | | | |
| **TECHNICAL** | * R, SAS, Python, Presto, C++,SQL, QlikView, MS Excel | | | | | | | | |
| **ADDITIONAL**  **Dec’13-Jan’14** | * Cleared CFA Level 1 with above 70% in all areas. | | | | | |  | | |