

FREE GUIDE COMING SOON

PROFILE SUMMARY

PhD Financial Engineer and AI strategist with 20+ years solving complex problems for Fortune 500 companies, startup teams, and growing businesses. My PhD foundation in optimization and mathematical modeling enables me to innovate systematically across disciplines, empowering me to transform complex business challenges into tangible and desirable results. Expert translator between C-suite executives, technical teams, operations, strategy, and data science functions. Multilingual with professional experiences in the USA, the Caribbean, Mexico, and Europe. Citizen of the USA.

KEY SKILLS

- Staff management, global team building
- Strategic planning, new product development
- Predictive analytics, behavioral targeting
- Financial modeling, business intelligence
- Machine learning, generative AI, e-commerce
- Digital transformation, process improvement
- Building dashboards, reporting frameworks
- Optimization modeling, algorithm development, automation
- Consulting, strategy implementation, performance tracking
- Text governance, credit analysis, forecasting, risk management
- Pilot studies, data standardization, metrics development, P&L
- Insight generation, customer journey analysis, logistics
- Matrix organizations, startup settings, global team structure
- Asynchronous, in-person, hybrid, remote, multiple time zones

SUMMARY OF ACHIEVEMENTS

AI TUTOR & HUMAN DATA EXPERT, STRATEGIC CONSULTANT, AND TECHNICAL ANALYST - SELF EMPLOYED **2024–2025**

- **Pioneered** enhancements of AI-driven outcome and reasoning platforms, via partnerships with top-tier AI labs
- **Boosted** productivity (>**35%**) for personal workflows and client operations, via strategic AI Integrations solutions
- **Coached** clients to boost 2-3 month ROI of their trading portfolios (>**50%**), through expert technical analyses

ASSOCIATE DIRECTOR, PREDICTIVE ANALYTICS - FINANCIAL PLANNING AND ANALYTICS SERVICES

VERIZON – CORPORATE FINANCE, NEW YORK, NY, USA (IN-PERSON / HYBRID / REMOTE) **2022–2024**

- **Spearheaded** analytics projects, directed employees, managed cross-functional teams, and implemented business methodologies and strategies, to safely increase the profitability (>**15%**) of many segments of the wireless business

Sample Projects & Recognitions

- Credit Policy Optimization (**USD 800+ million** incremental revenue); Deep Dive on Digital Journey of Prospects (**USD 200+ million** incremental revenue); Behavior of Customers, from application stage to end of relationship; Comprehensive Cash Flow Analysis for Customers on a Device Payment Loan; Channel Profitability Analysis
- Winner of Verizon Credo Award, Top performer on FP&A team

SENIOR MANAGER, PREDICTIVE ANALYTICS - BUSINESS ANALYTICS CENTER OF EXCELLENCE

VERIZON – CORPORATE FINANCE, NEW YORK, NY, USA (IN-PERSON / HYBRID / REMOTE) **2018–2022**

PRINCIPAL - INVESTMENT VALUATION AND OPTIMIZATION

VERIZON – CORPORATE FINANCE, NEW YORK, NY, USA (IN-PERSON / HYBRID) **2016–2018**

ASSISTANT VICE PRESIDENT, STRATEGIC ANALYTICS

BARCLAYS – BARCLAYCARD EUROPE, NEW YORK, NY, USA (IN-PERSON / HYBRID / REMOTE) **2014–2016**

- **Created** and implemented innovative products, services, and marketing outreach activities
- **Increased** the size (**20%**) and profitability (**15%**) of growing Barclays' German loan portfolio, while minimizing risk
- **Executed** targeted behavioral and credit analysis programs that enhanced risk management processes
- **Directed** colleagues in India, Germany, and the UK, while ensuring cohesive strategic execution

LEAD ANALYST, CREDIT RISK

BARCLAYS – BARCLAYCARD EUROPE, NEW YORK, NY, USA (IN-PERSON / HYBRID) **2011–2014**

GRADUATE STUDENT INSTRUCTOR

UNIVERSITY OF MICHIGAN, ANN ARBOR, MI, USA (IN-PERSON) **2006–2009**

- [Corporate Finance IOE 452](#): course on corporate finance, for actuarial and engineering students
- [Derivative Instruments IOE 453](#): course on options, futures, and other derivative instruments, for engineering students

GRADUATE STUDENT FELLOW AND RESEARCHER

[UNIVERSITY OF MICHIGAN](#), ANN ARBOR, MI, USA (HYBRID / REMOTE)

2003–2010

- **Mastered** principles and tools found in Computing, Economics, Finance, Financial engineering, Mathematics, Operations research, Optimization, Risk management, Supply chain management
- **Studied** problems: (a) at the [interface of Finance and Operations](#); (b) on the [infrastructure for electronic transactions](#)
- **Generated** models to analyze financing and operational decisions of manufacturers, suppliers, and traditional lenders
- **Developed** algorithms, provided managerial insights, and proposed financing and operational policies to maximize, under various economic scenarios, the value of manufacturers, suppliers, traditional lenders, and end-customers
- **Communicated** insights successfully, through [written documents](#) and [verbal/visual presentations](#)

BUSINESS ANALYTICS MANAGER

[AMERICAN EXPRESS](#) (AMEX) – RISK INFORMATION BANKING (RIB), NEW YORK, NY, USA (IN-PERSON)

SUMMER 2004

- **Developed** a SAS-based segmentation tool that clustered client portfolios by spend segments, improved predictive accuracy by **20%** and streamlined strategic planning for Marketing, Technology, Finance, and Operations

ERGONOMICS CONSULTANT

[ALCOA](#) – HOWMET CASTINGS, LA PORTE, IN, USA (IN-PERSON)

SUMMER 2002

- **Inspected** work process and workflow, and conducted comprehensive surveys and interviews with 80+ employees
- **Uncovered** actionable insights that improved operational efficiency by **15%** and reduced risk of injury by **~25%**

CONSTRUCTION CONSULTANT

[DACK CONSULTING SOLUTIONS, INC.](#) – WHITE PLAINS, NY, USA (IN-PERSON)

SUMMER 2001

- **Inspected** work sites, conducted economics analyses, increased effectiveness of marketing campaigns by **~20%**

EDUCATION

UNIVERSITY OF MICHIGAN, ANN ARBOR, MI, USA [#2 graduate program \(USA\)](#)

- PhD, [Industrial and Operations Engineering](#) 2003–2010
- MSE, [Industrial and Operations Engineering](#) 2003–2005

PURDUE UNIVERSITY, WEST LAFAYETTE, IN, USA [#2 undergraduate program \(USA\)](#)

- BS, [Industrial Engineering](#), [Honors program](#), 790/800 on [GRE exam](#) ([Quantitative section](#)) 1999–2003

GRADUATE LEVEL COURSEWORK

- [Corporate Finance](#), [Derivative Instruments](#), [Financial Engineering](#), [Portfolio Risk Analysis](#), [Stochastic Processes](#)
- E-Commerce, [Game Theory](#), [Microeconomic Theory](#), Law and Information Management, [Research Seminars](#)
- [Inventory Analysis & Control](#), Leveraging IT into Business Strategy, [Supply Chain Management](#)
- [Advanced Calculus](#), [Continuous Optimization](#), [Dynamic Programming](#), [Linear Programming](#), [Systems Simulation](#)

LANGUAGES AND COMPUTER SKILLS

- **Languages:** English, French, French Creole, Spanish (advanced), Russian (beginner)
- **Programming Expertise:** Python, SQL, SAS, Mathematica, Matlab, C, Unix
- **Data Visualization & Platforms:** Automod, Tableau, ThoughtSpot, LaTeX, Google Workspace, MS Office Suite
- **Modern Tech:** Generative AI/LLMs, Vibe Coding, Prompt Engineering, Advanced Analytics, Machine Learning

ADDITIONAL

- Selected Publications: [Trade Credit as an Option to Acquire Future Financing](#) (2017); [Risk, Financing and the Optimal Number of Suppliers](#) (2011)
- Graduate Fellowships (e.g., [Rackham Merit Fellowship](#), [STIET/NSF Doctoral Fellowship](#)), 2003–2010
- Doctoral Dissertation Award in Optimization – First prize, [University of Florida](#), 2007
- [Engineering in Training License](#) (# ET30302738), State of Indiana, 2003
- Certifications: [ThoughtSpot Professional](#), [Generative AI \(Udemy\)](#), [Python & Machine Learning Bootcamp \(GA\)](#)
- Member of [Alfred P. Sloan Foundation](#), [Alpha Pi Mu](#), [Tau Beta Pi](#), [Golden Key International Honour Society](#)
- Interest: healthy living, languages, music, nature, self-improvement, sports, travel, technology, world politics
- References upon request: [Rangan Gangavaram](#), [Kenneth \(Ru\) Yuan](#), [Shyam Kumar Kewalia](#), [Sivananda Nittala](#)