

SUE PADALKAR, MBA, PMI-ACP

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Senior level Reporting and Analytics Project manager with domain expertise in Banking, Risk and data science. Has 15+ years in delivering automation projects and decision support tool build-outs as a corporate employee as well as a management consultant. Uses Agile project management and Scales Agile (SaFe) methods

- ✓ Domain Expertise in Risk Management and associated analytics: Regulatory Risk (BCBS 239, CCAR), Credit scoring, Segmentation and Loss forecasting from early years managing credit risk and BCBS 239 work at JPMorganChase
- ✓ Proven Project Management skills, including planning, business requirement documentation, issue/risks management, resource management, budget oversight and all kinds of statistical and data analysis at Avaya, JPM and FISERV
- ✓ Ability to roll up sleeves and perform hands-on analysis and deep dives, business requirements documentation or technical evaluation / testing when required as evidenced by Independent consulting work

TOOL PROFICIENCY EDUCATION AND TRAINING:

SAS | SPSS | Business Objects | Tableau | COGNOS | SQL | BRIO | Hyperion | Basel BCBS 239 regulatory reporting | DFAST | Data Governance | Consumer Risk Modeling | Risk Policy Analysis | Logistic regression | Cluster Analysis | Decision Trees | Performance Metrics | KPI | Business Intelligence | Dashboards

- **MBA**, MASTER OF BUSINESS ADMINISTRATION, VANDERBILT UNIVERSITY, NASHVILLE, TN
- **PMP** / PROJECT MANAGEMENT CERTIFICATION , **MEMBER RMA** (RISK MANAGEMENT ASSOCIATION- NYC CHAPTER)
- **US CITIZEN**

NUMERIC TRAILS

2017 – current

Independent contractor- SME in banking domain. Typically works at the nexus on Technology and business to define requirements, liaison with multiple business units and product groups as well as data scientists , in order to translate business acceptance criteria into test strategy document , write executive and management reports in response to regulatory MRA.

- Led a regulatory project at FEDEX to implement customer search for commodity codes using NLP – natural language processing
- Conducted POC to identify data ingestion of historical transaction and develop regulatory reports

JPMORGANCHASE, Jersey City, NJ

2014- 2016

Vice President, Risk Reporting - BCBS 239 project

Delivered BCBS 239 project by due date of December 2016. Built Risk Data repository and Automated Risk Reporting to Board of Directors Risk committee and the FED. Worked with central program office, business units and Data organization. Delivered Consolidated and Automated Risk reports by legal entity as well as by geography

- **Subject matter expertise on Risk Concepts:** Compiled a **Risk Concepts Glossary** for the Consumer Banking Business(CCB) as precursor and Reference point for Metadata document. Defined calculations and aggregation methodology including reporting of new risk metrics like Risk appetite, Risk weighted assets, ALLL, etc.
- **Requirements Analysis and Reporting Architecture:** Provided business requirements, approved functional specs, worked with data modelers to define risk data in integration versus semantic layers of the consolidated risk data repository (RDR). Worked on requirements for reporting architecture to allow for flexible reporting under stress scenarios. Defined requirements that allowed Tableau based drill down reporting of risk exposure.
- **Project management:** Managed cross functional team of data modelers and business analysts across the Build-Test-Deploy cycle. Defined requirements, aggregation logic and processes to consolidate risk reporting across business units. Built consensus and resolved issues amongst risk teams in 5 business units and the Central PMO.
- **Governance:** Assisted in creating a governance framework to manage data and reporting. Provisioned a central repository structure to house consolidated risk data and reports, a controlled access reporting Portal for delivery of reports to senior management. Set up Data and Reporting governance councils, processes and documentation.

FISERV CARD SERVICES, Morris Plains, NJ **2012 – 2014**

Vice President, Network Analytics and Reporting

Built Analytics Center of Excellence supporting \$100M goal. Managed 5 direct reports / and analytics budget, Prototyped several new Reports, Models, Calculators and Dashboards. Standardized and automated existing reports.

- Initiated and planned the reporting automation project; Conducted feasibility and **delivered** phased business plan to relaunch Card vision product and automated reporting for Choose product.
- Staffed the project with an India based team of data analysts. Provided business requirements and prototypes build phase and reference reports with expected values to be used during testing cycle

ACCENTURE MANAGEMENT CONSULTING, New York, NY

2010 – 2012

Engagement Manager, Analytics Strategy Practice

Scoped and delivered cost management/ profit enhancement analytics projects with onshore and offshore teams. Wrote thought leadership pieces. Created assets/ accelerators for use by delivery teams, wrote project proposals.

Sampling of projects delivered:

- **Analytical Tools / data asset creation:** Built subscription based analytics service targeted to debit card issuers at VISA. Managed onshore analyst and created analytical offerings from VISA NET data.
- **Strategy Road mapping:** Identified multichannel marketing strategy for State Farm enabled by implementation of unified communications platform and impact on agency sales and customer service operations.
- **Industry research and finding: Analyzed market research and identified** emerging trends in payment card usage. Identified preferences of Young Affluent segment for mobile payments, bias for debit and prepaid over credit etc.

AVAYA INC., Basking Ridge, NJ

2008 – 2009

Senior Manager, Global Metrics and Measurement

Hired upon acquisition by private equity to assist global Chief Marketing Officer (CMO) with various marketing ROI analyses. Brought data-driven, decision-making culture to global marketing operations. Prototyped global marketing dashboard and published monthly global metrics.

- Built leads to revenue co-relation framework with data from 40 countries and identified its use in regional goal setting and marketing budget allocation. Improved marketing ROI 30% from improved lead generation operations and new budget allocation framework.

INDEPENDENT CONSULTING: WEBSTER BANK, Waterbury, CT, **Harris Bank online trading Division**

2005-2007

- Improved prospect marketing campaigns 25% through market research insights and implementation of champion – challenger based reporting. Set up new reporting templates
- Devised turn-around strategy to increase revenues from new attitudinal segmentation scheme. Mapped attitudinal segments to demographic profiles on customer base of 500,000.

JPMORGAN CHASE, CREDIT CARD DIVISION, New York, NY

1999 – 2004

Astt. Vice President, Credit Risk Policy (ITA channel)

Managed \$2B credit card portfolio to tightly defined risk / ROI metrics. Identified new account targeting, risk-based pricing and tightly managed credit line assignment, delinquency, and default rates. Presented risk assessments to senior risk leadership. Led Six Sigma projects. Built out prospect data-warehouse with Acxiom. Introduced risk and bankruptcy models, tested policy cutoffs, and ran stress tests.

- Expanded risk policy, booking 25,000 accounts from thin file and low income universe.
- Reduced cost per new acquired account (CPA) 15%, improving approval rate 10% using new model.
- Stabilized new account loan loss rates and delinquency rates in challenging post 9/11 credit environment by tightening credit policy and line assignment.
- Launched two new rewards cards in affluent market with Visa Signature.

PRUDENTIAL INSURANCE COMPANY OF AMERICA, Newark, NJ

1996 – 1999

Database Analyst / Modeler

Managed prospecting campaigns to sell Life insurance and Medicare supplement insurance. Devised NASD compliant sales material, built campaign targeting models in SPSS, designed champion-challenger tests, improved new customer bookings 300% through use of logistic regression-based models.