



# Sweta Gollamudi

E-Mail: x25swetag@iima.ac.in Mobile: +91 9836688013

LinkedIn: [www.linkedin.com/in/sweta-gollamudi-41000638/](https://www.linkedin.com/in/sweta-gollamudi-41000638/)

## Summary

Business Analyst with 5+ years in BFSI, Credit Cards, and Retail Analytics. Strong background in product profitability, P&L forecasting, customer segmentation, and campaign strategy. Skilled at translating complex data into strategic insights, & stakeholder management. Intend to leverage analytics and financial modelling expertise in product management, growth strategy, or fintech consulting roles.

## Professional Experience

### Data Scientist, Credit Cards | VISA | Bangalore

- Hired as an Analytics Consultant for Standard Chartered Bank's APAC Credit Cards & Personal Loans to forecast P&Ls for stakeholders to take strategic decisions.
- Presented strategic product insights to the Global Head of Credit Cards, Personal Loans, and Partnerships on multi-product customer relationships and their cross-sell impact.

### Business Analyst | Citi | Bangalore

- **Co-Branded Product Launch:** Provided analytics to enable launch of a flagship CoBrand Credit Card with a leading US retailer; scaled analytics team from 2 to 6 to deliver data-driven recommendations on Credit Lines and APR- projected to generate ~\$1Bn EBIT over 10 years.
- **Stakeholder Engagement:** Coordinated with cross-functional senior leadership, including multiple SVPs, MDs, and VPs in Analytics, Portfolio Management, Risk & Finance to bring the client on board for the product launch.
- **Revenue Growth Initiatives:** Forecasted sales, attrition, interest income, and scenario analyses for fee-based products, using Excel Macros to deliver interactive decision tools for leadership. The Fee card launched across 4-5 portfolios had a potential to drive \$492 MM pre share revenue in 5 years
- Analysed **Late Fee Policy change** for a \$9Bn credit portfolio of 8.9M customers; quantified minimal impact with an 11 bps drop in delinquency balances and 29 bps drop in unit delinquency, enabling data-driven product policy, credit risk management, and portfolio growth decisions.
- **Loss Mitigation:** Offset \$8MM annual loss by analysing multi-product customer relationships, identifying cross-sell and upgradation opportunities, addressing YOY upgrade decline, and shaping campaign tests to drive portfolio revenue growth.
- **Financial Modelling & Benchmarking:** Built EBIT models for new account acquisitions; benchmarked Citi Retail Services vs. Citi Branded Cards and presented findings to SVP-level leadership (Portfolio & Analytics head of CRS in a weekly Senior Leadership forum with other SVPs & portfolio heads). Provided actionable insights to address low returns.
- **Campaign Analytics & Segmentation:**
  - Designed and launched bimonthly marketing campaigns for a flagship portfolio, collaborating with marketing and finance teams to drive \$20MM incremental sales in a \$300MM program.
  - Updated segmentation and offers for its 2022–2023 campaign, expanding reach by ~1.5MM customers; tracked performance mid-cycle and recommended data-backed optimizations to maximize ROI.
  - Analysed sales to identify low-return segments for 2023, redesigned audience targeting and offers to align improve campaign efficiency for 2024
- Built end-to-end business solutions for retail credit cards (B2B2C), delivering strategic business analytics, campaign analytics, dashboards, and senior leadership presentations; recognized with the **Annual Platinum Rising Star Award** in 2022 for thought leadership, high-impact insights and execution.
- Delivered high-impact segmentation frameworks identifying profitable customer segments with **\$59Bn balances** in a **13MM customer portfolio**. Scaled portfolio-wide to boost product adoption and optimize marketing ROI.
- Redesigned a major campaign **driving \$280MM incremental sales to \$300MM under tight deadlines**; led **test design, performance tracking, and iterative optimization**.
- Presented a **strategic project to the Director of Analytics, India and to VPs & AVPs**, earning recognition for clear, **impactful communication and strategic storytelling**.
- **Led multi-phase workstreams for a major card reissue program covering ~70MM customers** to meet KYC compliance while minimizing sales disruption.
  - Managed portfolio risk by tracking sales impact, customer attrition, and new card adoption, ensuring smooth transition and sustained portfolio performance.
  - Automated key processes to deliver weekly project updates to senior leadership for strategic planning.
  - Recognized for thought leadership and successfully coordinating deliverables across multiple portfolios.
- Evaluated marketing campaign performance for a new portfolio launched during the pandemic, using regression models to measure acquisition campaigns impact and identify high-performing initiatives.

- Identified key drivers of a ~300 bps YOY credit penetration decline in a 22MM customer portfolio, using CHAID modelling to inform recovery strategies and strengthen portfolio growth.
- Identified **key drivers of higher application efficiency** across 494 high-performing stores within a 22MM customer portfolio using decision tree models.
- Supported teammates on payment rate forecasting for a 71MM customer business, delivering predictive insights used by senior leadership for business planning and portfolio strategy. Usually, this project had very quick turnaround time and several follow up questions from Senior Leadership

### Senior Associate Analyst, Data Science | Infosys | Bangalore

- Part of a 4-member team, worked with US retail client in setting up an analytics system as they migrated from Salesforce to SAS VIYA.
- Worked under tight project deadlines to make ETL pipelines and business dashboards across 16 departments & 100s of SKUs.
- Designed and maintained weekly ETL pipelines on SAS VIYA to process large-scale sales and inventory data, powering demand forecasts and dashboards tracking forecast accuracy (APE, MAPE) and sales trends across departments. Delivered actionable insights for better inventory planning and improved forecast reliability within tight turnaround timelines.
- Proactively automated SAS workflows across departments, cutting manual effort by one business day weekly and enabling smooth, scalable reporting as the project expanded. Guided the team on SAS programming and automation.
- Saved \$1,400+ monthly in server costs by improving program run times and migrating workflows to SAS Cloud Analytics Server for greater efficiency.
- Built and managed 6+ automated weekly business reports, streamlined dashboard delivery, and implemented automated data archiving to ensure efficient reporting and optimized resource use.

## Education

M.Sc. Statistics, **Ballygunge Science College** | Kolkata

B.Sc. Statistics (Hons), **Lady Brabourne College** | Kolkata

## Accomplishments

- Silver Award, Q1 2024: Received a Silver Award from partner in Q1 2024 for quick and quality work across multiple projects which reached senior leadership from November 2023-March 2024
- Copper Award, Q2 2023: Won a quarterly copper award from my manager for quick and quality turnaround on BAU work
- Platinum Rising Star of the Year award, FY 2022: Won an Annual Platinum Rising Star Of the year award in 2022 for going above and beyond in delivering high impact projects and thought leadership
- Silver Quarterly award, 3Q 2022: Received a Silver Quarterly award in 3Q 2022 from partners for thought leadership, quick understanding, and quick and quality turnaround on projects
- Silver Quarterly award, Q1 2022: Received a Silver Quarterly award in Q1 2022 for thought leadership, and proactively planning and delivering projects by collaborating within & across cross functional teams during leadership transitions.
- Bronze Award, Q3 2021: Received Bronze Award (Q3 2021) for proactively supporting teammates and enabling successful delivery during high project workload

## Certifications

- Base SAS 9.4
- PG Level Advanced Certification Programme in Deep Learning Foundations & Applications
- Excel For Business: Advanced - Coursera

## Extra-Curriculars

- Council Member of the TechX club at IIM Ahmedabad
- Organized a team outing across two teams (~300 members in total) end to end -proactively reached out to the lead to identify and shortlist potential places, collaborated across teams, & arranged for logistics to reach the site and back
- **Mentored new hires, organised team meetings, Diwali parties** and monthly fun team activities for a ~70-member team
- Was a part of the placement committee in M.Sc for a class of ~35 people, helped conduct placements for ~5 companies
- Hosted the 10th Triennial Symposium on Statistics by Calcutta Statistical Association in Masters (2018). Coordinated with presenters and delegated hosting duties for seminars spanning 4 days