Mihir Khara

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EDUCATION

Fordham University, Gabelli School of Business — **New York, NY**
- ***Master of Science in Finance (STEM)**: Dean's Merit Scholarship* | **GPA:** 4.00 / 4.00 — ***Aug'25 – May'26***
- **Teaching Assistant,** Global Equity Portfolio Mgt; Machine Learning

Purdue University, Daniels School of Business — **West Lafayette, IN**
- ***Master of Science, Business Analytics and Information Management (BAIM)*** — ***Oct'21 – Mar'22***

Narsee Monjee Institute of Management Sciences, School of Business Management — **Mumbai, India**
- ***Master of Business Administration in Decision Sciences and Analytics*** — ***Jun'20 – Sep'21***

SKILLS

Analytical Skills: SQL, SAS, Python, Microsoft Excel, Tableau, Machine Learning, Big Data, NLP
Domain Skills: Credit Risk, Portfolio Management, Acquisitions, Existing Customer Management, Forecasting
Certifications: Financial Accounting, Quantitative Methods, Spreadsheet Modelling- Harvard online module

WORK EXPERIENCE

CITIBANK — **Mumbai, India**

Credit Portfolio Analyst- II — ***07/2023 – 07/2025***
- **Supported portfolio strategy and financial decision-making for a $5B consumer credit portfolio, partnering with senior finance and risk stakeholders**
- **Built and maintained five Excel and Tableau dashboards** that became the **primary reporting source** for **portfolio performance, delinquency, and channel-level KPIs**
- **Developed SQL and SAS pipelines** that **automated recurring portfolio reporting**, eliminating **manual processes** and **standardizing metrics** used in reviews and planning
- **Led cohort and vintage analyses** to surface **performance trends** that directly **informed annual planning and forecast assumptions**

Credit Portfolio Analyst- I — ***06/2022 – 06/2023***
- **Built Tableau dashboards sourced from SAS data to analyze post-launch performance of the Citi–AT&T co-brand card, evaluating profitability, delinquency, and loss trends to identify early portfolio risks**
- **Designed and implemented acquisition policy optimization (FICO 660+) using Excel-based analysis, driving a ~20% increase in annual acquisitions while maintaining targeted loss and return thresholds; developed change briefs and presented recommendations across approval forums**
- **Analyzed acquisition channel economics to improve EBIT through loss reduction and profitability optimization**
- **Assessed financial impact of fraud and credit abuse policy tightening on portfolio cash flows and credit quality**

Credit Risk Portfolio Intern — ***03/2022 – 05/2022***
- **Developed a comprehensive Tableau dashboard to analyze Net Credit Loss** for the Citi-AT&T credit card, creating insightful data views that supported decision-makers and enhanced strategic decision-making processes
- **Streamlined portfolio management workflows by designing an automated pipeline for the Tableau dashboard**, enabling widespread **adoption and effective utilization by multiple cross-functional teams**

MEIJER — **West Lafayette, IN**

Analytics Consultant — ***01/2022 – 03/2022***
- **Developed** advanced time series demand forecasting **models using LSTM and Gradient Boosting** to predict seafood division sales across multiple stores, **achieving a highly accurate WAPE (Weighted Average Percentage Error) of 0.30**
- **Leveraged predictive analytics** on historical purchasing data, **driving a 12% increase in sales and customer retention**
- Delivered actionable insights and implemented strategic inventory management recommendations through **Power BI**, optimizing inventory efficiency and decision-making

KOTAK — **Mumbai, India**

Data Analyst — ***10/2020 – 11/2020***
- **Automated attendance management for over 50 schools** under Kotak Education using **Microsoft Excel**, streamlining data handling and reducing manual effort; Audited and visualized attendance data for 2500+ students using **Tableau.**

PROJECTS

Credit Default Prediction in SAS Enterprise Miner — ***2022***
- **Developed classification models with an AUC of 0.85** by tuning features such as payments, statements, status, and transaction records after comprehensive exploratory data analysis (EDA); **achieved a top 10% rank in a Kaggle competition** and secured 2nd place in the Purdue cohort 2021.

Financial Data Engineering Project (WRDS, CRSP, Compustat) — ***2024***
- Developed a **production-ready data pipeline** to ingest, normalize, and merge **market returns (CRSP)** with **company fundamentals (Compustat)** using identifier mapping and **point-in-time joins** to mitigate **look-ahead bias**.
- **Validated the pipeline to produce a research-grade financial dataset, suitable for empirical analysis, back testing, and quantitative research applications.**