

Malvika Saraf

Malvika Saraf is a Risk Consultant at Auronova Consulting, where she specializes in validating both Retail and Wholesale regulatory models for banks. Previously, she served as a Senior Modeling Analyst at CitiBank, contributing to the Digital Marketing Analytics team. Malvika is a co-author of a book chapter in "*Digitalization and the Future of Financial Services*," published by Springer Nature in 2022. Her research on stock market volatility has been published in the *IIM Bangalore Management Review* journal. She has also contributed as a columnist for *The Financial Express*, writing on topics related to money management and personal finance. Malvika holds a Master's degree in Economics from the Madras School of Economics (MSE), where she also served as a student placement coordinator.