**VIKRAM RAI**

Vikram Rai is a Municipal and Rates market expert and until recently was the Head of Municipal Strategy and Short Duration Strategy at Citigroup. Prior to joining the municipal division at Citigroup, he was a Mortgage and Rates Trader. Before joining Citigroup in 2008, Vikram worked for the hedge fund, Old Lane LLP in the private equity division. Vikram has an MBA in finance from the University of Chicago and Bachelors in Civil Engineering from the Birla Institute of Technology, India. Vikram is a CFA Charter holder.