



SUMMARY

An accomplished Data Analyst with over 3+ years of experience have successfully analyzed large sets of lending data to identify patterns, trends, and potential risks. Proficient in leveraging advanced analytical techniques and tools such as SAS, SQL, Python, Excel, Statistics, Power BI, and Tableau to provide valuable insights that contribute to informed decision-making and the development of effective risk mitigation strategies. Dedicated to driving efficiency through data-driven automation and contributing to financial stability in a dynamic business environment.

EDUCATION

2019

B.Tech from Trident academy of technology, BBSR, Odisha

2015

12th from ITER +2 SC. College, BBSR

2013

10th from Saraswati Sishu Vidya Mandir, Angul

COMPETENCIES

- DBMS Programming
- Data Visualization
- Ad-hoc and Business Insights
- Automation
- Data Exploration
- MIS Reporting
- Data Modelling

SKILLS

- SQL
- SAS
- PYTHON
- POWERBI
- TABLEAU
- EXCEL

PERSONAL DETAILS

Father's Name: Debendra Ku Pradhan
Mother's Name: Bhubaneswari Pradhan
DOB: 27-05-1998
Gender: Male
Nationality: Indian
Marital Status: Un-Married
Language: English, Hindi and Odia

EXPERIENCE

Alrajhi Bank(202006-Present)

Project Credit Risk / Usage Analysis and Reporting

- **Automated DataMart Creation:** Spearheaded the design and implementation of automated data sourcing using SAS and SQL programming, enabling efficient analysis of personal loan portfolio performance at a granular level.
- **Advanced Analytics for Performance Analysis:** Utilized data-driven insights to identify trends and root causes, facilitating timely decision-making for Risk Management and Broader Line teams.
- **Risk-based Customer Segmentation:** Developed a comprehensive risk framework to segment customers based on credit performance, driving targeted improvement strategies.
- **Risk Management Dashboard:** Led the creation of an interactive dashboard, improving risk mitigation and cross-functional alignment, resulting in informed decision-making.
- **Insightful Data Visualization:** Transformed Excel-based reporting into visually appealing Power BI KPI Dashboards, reducing man-hours by 30% and enhancing data-driven decisions.
- **Customer Strategy Development:** Collaborated on customer acquisition, retention, and revenue growth strategies, aligning risk management with overall business objectives.
- **Collection Strategies:** Designed data models for account performance analysis, delinquency tracking, and cure rate optimization, leveraging comprehensive internal and external variables.

Cards Usage and Customer Segmentation Analysis 202006-202101

- Proficient in utilizing SAS, SQL, and Python for analyzing large credit card transaction data. Implement automated data integration workflows to bring together data from multiple sources into the analytical DataMart.
- Conducted exploratory data analysis using Python and Extract data using SQL, uncovering valuable insights and patterns in customer behavior.
- Incorporate outlier treatment techniques to enhance data quality and reduce the influence of extreme values. Created interactive dashboards and visualizations using Power BI to effectively present findings and insights to stakeholders. Collaborated with business units to understand their analytical needs and provided ad-hoc reporting and analysis.
- Continuously monitored and evaluated the performance of the credit card portfolio, making necessary adjustments for improvement.