

# Nischint Das

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+91-8093315359

BTech, Data Analyst having 2 years of experience in Banking Credit Risk and Retail Marketing Analytics domain using Data Analytics Application like Excel, VBA, SQL, SAS, Python, Tableau and Power BI

## Career Summary

A data analyst having 2+ years of experience in retail marketing and banking credit risk analytics domain. Complete hands-on in complex data model designing to insights preparation and strategy building for customer analytics & risk reporting. Ability to manage complex database programming, automation and visualization

## Competencies

DBMS Reporting | Data Visualization | MIS reporting | Strategic consulting | Automation and reporting | Power Point Presentation | Product marketing and campaign management | Churn and retention analysis | Credit risk analysis and reporting | Strong programming and RDBMS concept and managing huge and complex data during designing complex data model | KPI metrics design and dashboard preparation

## Technical Skills

DBMS Programming and Automation: **SQL, SAS, VBA and Python**  
Reporting and Data Visualization: **Excel Base and Advanced, Tableau and Power BI**  
Presentation and Documentation: **MS Word, Power Point and MS Visio**

## Work Experience

- |                              |              |                |
|------------------------------|--------------|----------------|
| ● Tata Capital, Bangalore    | Data Analyst | 202006-Present |
| ● DV Analytics( Internship ) | Data Analyst | 202001-202005  |

## Banking Credit Risk Analytics

Support world leading bank from North America, in terms of providing data management and business intelligence reporting support for product portfolio monitoring and insight generation on a periodic reporting and visualization to the client support system (CSS)

### Responsibilities:

#### Maintain Database Management and DataMart Design for Regular Reporting

- Prepare data model design from source file Origination data to Account Management and Collection Strategy.
- Connect data from DB2 (Transactional data) to SAS using Unix platform and prepare period dataset and combine data into meaning full pattern for regular reporting.
- Prepare DataMart for 1. Origination Data, 2. Account Performance Data 3. Collection strategy Data
- Design data model to capture information mapped from Account Origination and booked account to account performance
- Prepare delinquent, charged off account datasets on a periodic basis for collection strategy reporting

#### Automation and Streamlining Projects

- Prepare regular reporting and automate the redundant reporting process in SAS Macro and Excel VBA
- Prepare data manipulation and analysis using SAS Base and Advanced Programming
- Design complete data flow design to reporting process and prepare various check points for analysis and adhoc request support
- Design complete data visualization support to demise excel regular MIS reporting to Power BI for drill down analysis and dashboard design

#### Portfolio Insight Generation and Reporting

- Prepare data driven complete solution from origination to account management for partners.
- Prepare origination DataMart from EDW to Production folder for making it dynamic access for various MIS based on application to customer and associated account level information.
- Prepare more data driven MIS report based on origination with product specific and region-specific market trend analysis.
- Prepare Retail credit analysis funnel for the application received to approved, cancelled, declined, booked and funded. Compare received to approve rate and approve to booked rate and overall booked rate.
- Prepare application with approval based on score, exceptions (TDSR, GDSR, INCOME, SCORE, LTV) and customer type (Premier, Advanced and Retail).
- Prepare reports on associated customer from relationship type to customer type as sole and joint.

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- Prepare periodic performance for each product category number of active customer and balances, Risk weights assets, Delinquency by (#) and (\$) group by (0-29,30-59,60-90,90+, CO), new origination and new balance, average loan per account from history to current, roll rate analysis for current to x and x+2, prepare good vs bad rate customer.
- Review loans in portfolio to ensure the credit union remains adequately secured by the collateral and that the borrower continues to have the ability to repay the loan. Also responsible for identifying potential problem loans and making recommendations to Loan Committee.
- Prepare lifetime value analysis for product specific.

## Data Visualization

- Prepare Origination and Performance reporting to create multiple dashboards for drill down analysis and specific KPI metrics for both secured and unsecured products.
- Design data architecture and solve complex data integrity issues and create data model in Power BI and making dimension and fact table relationship. Design various charts to explain the trend and performce by portfolios over the period.
- Create product association for more drill down analysis in Power BI.
- Design multiples excel pivot reporting and automation of excel reporting process.

Hands-on project and process develop using analytical tools like **SAS, SQL, Excel, VBA and Power BI**

## Retail Marketing and Consumer Analytics Project (Internship)

Tata SKY is India's leading DTH provider and having subscriber base of 19 million. like other operator TATA SKY is also into the competition of acquiring new customer and gaining the trust and engagement towards profitability

We as a part of data and information science we work on various strategy building for customer acquisition, engagement and retentions. we on demand day in day out with DBMS Reporting, Visualization and Advanced Analytics for regular reporting and strategy building

## Responsibilities:

- Collect daily usage data from the source file from subscriber recharge to usage information and append the source file to history for creating advanced data marts
- Prepare daily and weekly MIS reports on activation summary to the customer performance tracking over time
- Make adhoc support for quick insight presentation. regular lead management interaction for ongoing business snapshots and recommendation
- Develop strategy meeting analysis and PPT ready for monthly and QTRLY review with circle head and regional product and management heads
- Develop complex data model designing in SQL & SAS for connecting customer analytics support through the journey from origination to current usage analysis
- Segment customer based on usage and revenue to track their performance over time. timely trigger the behaviour and work on customer retention strategy
- Migrate excel based reporting and visualization to advanced data visualization application like Tableau and Power BI. develop associative data model to KPI metrics and signoff charts and dashboard to the business for regular reporting and process migration

Hands-on project and process develop using analytical tools like **SQL, Python, Excel, Tableau**

## Academics

- B.Tech. in Electrical Engineering from Gandhi Engineering College with 7.11 CGPA (2016-2020)
- Completed 12th from STEWART Science College (2014-2016)
- Completed 10th in 2014 from S.S.V.M College square.

## Personal Details

Fathers' Name : Mr. Pravat Chandra Das  
Date of Birth : 15/03/1999  
Address :SRIRAMNAGAR,BADAMBADI,CUTTACK,753012  
Nationality : Indian  
Languages Known : English, Hindi,,Bengali and Oriya