

# LOYAL STEEVAN MENEZES

## CAREER SUMMARY

Assistant Manager with over 10 years of experience in MIS, Financial Reporting, Regulatory Reporting, Business Analysis and Data Analysis. Expertise in Banking Operations, including CASA Accounts, Loans, Deposits, Payment Systems and AML/KYC, automation experience in financial statements such as Balance sheet, Profit and Loss and Income Statement, with focus on delivering insights that improve operational efficiency and decision making for banks and financial institutions. Proficient in Data Analysis and Business Analysis, with expertise in gathering business requirements, performing analysis to identify trends, and proposing process improvements. Designed and automated reporting process using CI/CD pipelines to ensure seamless updates by leveraging tools like Power BI, Excel, Python and SQL/PLSQL to optimize data integration and eliminate manual reporting tasks, improving delivery and reporting speed by 30%. Streamlined business process automation by applying Machine Learning models, Exploratory Data Analysis (EDA) and predictive analysis, improving data accuracy and decision making. This led to 20% reduction in reporting errors and enhanced operational efficiency. Skilled in Agile and Waterfall methodologies, with a proven success in leading cross-functional teams for business process automation, reporting, and dashboard creation, leveraging tools like Power BI and Tableau to track and monitor KPIs and business performance. Familiar with cloud technologies and able to collaborate with IT teams for system upgrades, implementation of new cloud-based solutions.

## CERTIFICATION

- Microsoft Certified: Azure Fundamentals Issued by Microsoft (Feb 2025)
- Career Essentials in Data Analysis Issued by Microsoft and LinkedIn (Mar 2023)

## EXPERTISE

MIS | Financial Reporting | Regulatory Reporting | Business Analysis | Data Analysis | Banking Operations (CASA Accounts, Loans, Deposits, Payment Systems) | AML/KYC | Automation | Machine Learning | Exploratory Data Analysis (EDA) | Predictive Analysis | Agile Methodologies | Waterfall Methodologies | Project Management | Cloud Computing | Business Requirements Gathering (BRD, FSD, User Stories, UAT) | Stakeholder & Relationship Management | Risk Management | Project Governance | Product Backlog Management | Change Management | Sprint Planning | Business Intelligence | Database Management (Data Modelling, Data Warehousing, Data Profiling, Data Cleansing, Data Wrangling) | Wealth Management | Payments Systems (SWIFT, ACH, WIRE, Cards, E-wallets, Mobile) | Financial Acumen (Balance Sheet, Profit and Loss, KPIs, Trial Balance, CASA, Loans/Deposits, Forex, Repos, Risk & Control) | Model Evaluation (Accuracy, Precision, Recall, F1-score, ROC-AUC, Confusion matrix, Cross-Validation, Grid Search)

## TECHNICAL SKILLS

Power BI | Excel (Advanced, Power Query, Pivot, LOOKUP, Analytic Functions) | Python (Pandas, NumPy, Scikit-learn, Matplotlib, Seaborn) | SQL (MS SQL Server, PostgreSQL, MySQL, Oracle SQL) | PLSQL | Tableau | JIRA | Confluence | GitHub | Jenkins | Postman | MongoDB | Cosmos DB | Linear Regression | Logistic Regression | Random Forest | SVM | Decision Tree | K-means Clustering | Hierarchical Clustering | PCA | ARIMA | SARIMA | Exponential Smoothing | Azure Cloud | Xlerator

## PROFESSIONAL EXPERIENCE

### Assistant Manager – Data and Business Analyst | Saudi Investment Bank | Riyadh, Saudi Arabia

Aug 2023 – Aug 2024

Led the documentation and analysis of business requirements and functional specifications with stakeholder needs. Collaborated with cross functional teams (developers, analysts, IT and business stakeholders) to analyse and document user stories, business cases and process flow diagrams. Oversaw project planning and status tracking using Agile Methodologies, ensuring timely and quality deliverables. Developed and deployed predictive models for fraud detection, using Supervised Learning models (Random Forest, Logistic Regression). Automated the financial reporting process including Balance Sheet, Profit and Loss, Cash Flow, KPIs and Trial Balance reports, ensuring timely delivery to management on the second day of each month. Automated process for Risk team on Target Market Risk Acceptance Criteria, eliminating manual errors and boosting productivity for RMs of the Bank. Created and automated power BI dashboards for management, analysing key metrics such as card spending, top customers by deposit, Variance trend by month, quarter and year on year. Led the implementation of AML and KYC process automation and compliance solutions integrating Machine Learning models for enhanced transaction monitoring. Mentored over 15 junior team members and supported various ad-hoc projects, creating data models and procedures to streamline operations.

- 15% improvement in fraud detection
- Ensured timely delivery of financial reports to management on the second day of each month
- Eliminated manual errors and boosted productivity for RMs of the Bank
- Mentored over 15 junior team members

### Assistant Manager – Data and Business Analyst | Saudi Investment Bank | Riyadh, Saudi Arabia

Jul 2017 – Dec 2019

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### Lead Consultant | Lloyds of London | London U.K

Jun 2021 – Jul 2023

Collaborated with the UK insurance regulatory team (Lloyds of London) to automate market data collection from syndicates and Managing agents, ensuring data quality through complex validation rules. Led Agile methodologies and Scrum ceremonies, including sprint planning, backlog grooming, and user story definition. Analysed data using Power BI, created reports and management dashboards, and coordinated with over 80 users for requirement analysis, UAT deployment and product training. Developed detailed data models and business glossaries, ensuring consistency across project teams. Managed project documentation in SharePoint, Confluence and Teams, and tracked issues using Jira for efficient resolution. Trained and mentored over 12 new resources, providing ongoing support during project lifecycle.

- Automated market data collection from syndicates and Managing agents, ensuring data quality

- Coordinated with over 80 users for requirement analysis, UAT deployment and product training
- Trained and mentored over 12 new resources

#### **Senior Consultant | Societe Generale (SocGen) | Bangalore (Onsite)**

*Jan 2020 – May 2021*

Improved financial reporting processes by updating logic and incorporating recommendations from the strategy team, enhancing decision-making. Developed a Power BI dashboard for loan repayment forecasting and analysed Liquidity Coverage Ratio (LCR) to support management decisions. Created detailed process flow diagrams and data models to visualize both current and future business process. Built and maintained strong client relationships, acting as the primary point of contact for project updates and issue resolution. Led the migration of over 150 legacy reports to new application, ensuring successful execution with high accuracy during UAT, and all the deliverables were met on time and within the scope.

- Improved financial reporting processes, enhancing decision-making
- Led the migration of over 150 legacy reports to new application, ensuring successful execution with high accuracy during UAT, and all deliverables met on time and within scope

#### **Senior Consultant | Mauritius Commercial Bank (MCB) | Bangalore**

*Jan 2017 – Jun 2017*

Streamlined data process by developing a user interface to eliminate manual recalculations and automating report scheduling based on granularity and dependency analysis, ensuring timely report delivery to management, department heads, and the CFO. Integrated data from multiple sources (Datawarehouse, Excel, APIs) into Power BI, enabling accurate, efficient reporting across departments. Provided regular client updates, ensuring transparency and alignment through Scrum meetings and report and dashboards for successful project outcomes. Assisted the IT team while upgrading over 30 servers from legacy CentOS to RedHat, contributing to regression, stress and performance testing to ensure system stability and improved infrastructure for a smooth transition.

- Streamlined data process by developing a user interface to eliminate manual recalculations and automating report scheduling, ensuring timely report delivery
- Integrated data from multiple sources into Power BI, enabling accurate, efficient reporting across departments
- Assisted in upgrading over 30 servers from legacy CentOS to RedHat, contributing to system stability and improved infrastructure

#### **Consultant | BNP Paribas | Bangalore**

*Oct 2015 – Dec 2016*

Collaborated with UI team to develop in-house application for RMs to replace the legacy excel sheets which focused on customer account planning, Call scheduling by designing data models, procedures and functions to support complex business logics using SQL and PLSQL. Developed user stories, use cases, and test cases for system enhancements, ensuring smooth integration with business functions and helping the project planning and support. Led the regression and UAT process, gathering user feedback, tracking defects, and resolving issues before go-live. Prepared comprehensive business and functional documentation for official implementation sign-off and shared with relevant stakeholders for transparency and alignments.

- Reduced manual efforts by 25% by developing in-house application for RMs using SQL and PLSQL
- Led the regression and UAT process, resolving issues before go-live

#### **Associate Consultant | HDFC Bank | Mumbai (onsite)**

*Aug 2014 – Sep 2015*

Developed complex business rules and validation checks to ensure data integrity, automated report scheduling, and created test cases and plans for QA testing. Detected and resolved data discrepancies in critical business reports by correcting data tables and queries, ensuring financial accuracy and reliable reporting. Documented detailed functional and technical requirements for business systems, ensuring alignment with organisational goals. Supported implementation and user adoption by providing well-defined project specifications, enhancing project clarity and success which helped in onboarding new projects.

- Ensured data integrity by developing complex business rules and validation checks
  - Detected and resolved data discrepancies in critical business reports, ensuring financial accuracy and reliable reporting
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## EDUCATION

- Masters in Computer Applications (MCA) | Mangalore University, India | 2014
- Bachelors in Science (B.Sc.) | Mangalore University, India | 2010