

# YASH RAI

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## Summary

Data Analytics Consultant with 3.5+ years of experience evaluating and improving business systems for well known banking organizations. I possess excellent communication skills, allowing for the cultivation of positive and mutually beneficial business relationships, while keeping strong ethics at the forefront of my goals.

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## Skills

SQL, SAS, SAS macros, Python, EDA, Pandas, Credit Risk, CCAR, CECL, Data Analysis, Regulatory Models, Data engineering, Data Management, Strategic Planning, Business Intelligence, Microsoft Excel

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## Work Experience

### **Analytics Consultant**

EXL SERVICES • Gurgaon, Haryana  
11/2020 - Present

#### **PROJECTS:**

##### **Revlift Detention Accessorial**

- Designed and implemented a process to identify revenue leakage using Python, SQL, and data analysis techniques.
- Addressed accessorial charges contributing to significant revenue leakage in the trucking industry.
- Developed a SAS and SQL-based process to detect and correct revenue leakage.
- Analyzed GPS logs of truck drivers to streamline processes, leading to increased detention accessorial revenue.
- Utilized lambda functions in Python to create generic mappings between date and time variables.
- Collaborated with key departments to analyze and discuss primary model requirements for the project.

##### **IDN UNPLUG**

- Executed thorough data validation and verification on relational databases using advanced SQL queries to ensure data integrity and accuracy.
- Conducted complex data mapping and transformation on tables utilizing Teradata and Hive, optimizing data workflows and enhancing query performance.
- Implemented SQL queries to streamline data integration from multiple sources, leveraging SQL for data extraction, transformation, and loading.
- Developed and maintained stored procedures, triggers, and user-defined functions to automate data validation tasks and improve operational efficiency.
- Utilized indexing, partitioning, and optimization techniques to enhance query execution and reduce data retrieval times.
- Collaborated with data engineers and analysts to design and implement robust data models and schemas supporting business intelligence and reporting needs.

##### **Strategic Analysis for Prominent Banking Client**

- Conducted an in-depth case study analysis for a prominent banking client, utilizing my expertise in data analysis and strategic problem-solving.
- Collaborated closely with the client's executive team to identify key challenges and develop actionable recommendations.

- Employing a comprehensive approach, I gathered and analyzed relevant data, assessed market trends, and evaluated competitors' strategies. Through rigorous research and critical thinking, I uncovered valuable insights that informed the client's decision-making process.
- Presenting the findings in a clear and concise manner, I effectively communicated complex information to stakeholders, facilitating their understanding and enabling informed decision-making.
- This case study analysis provided the banking client with a roadmap for enhancing their operational efficiency, optimizing customer experience, and driving sustainable growth.

## Regulatory Model Implementation

- Utilized **SAS**, **SQL**, and **Python** to develop, implement, and validate regulatory compliance models, with a focus on **CCAR** (Comprehensive Capital Analysis and Review) and **CECL** (Current Expected Credit Losses) frameworks.
  - Implemented advanced statistical techniques and model validation procedures to ensure compliance with **Credit Risk** regulatory standards, enhancing accuracy and reliability of banking risk models.
  - Led the end-to-end production of regulatory models, integrating data from various sources using **SQL** and **Python** for data manipulation, validation, and model execution.
  - Collaborated with cross-functional teams to optimize financial risk models, utilizing **SAS** for implementing models and reporting, streamlining risk assessment and reporting workflows.
  - Provided detailed technical documentation and SAS-based reports to support regulatory audits and submissions, ensuring transparency and adherence to regulatory guidelines.
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## Education

### BACHELORS IN ENGINEERING (B.E.)

CHITKARA UNIVERSITY • Himachal Pradesh

07/2020

CGPA- 8.67

### XIth

ST.JOSEPH'S COLLEGE • Prayagraj, UTTAR PRADESH

03/2016

I.C.S.E.-80%

### Xth

ST.JOSEPH'S COLLEGE • Prayagraj, UTTAR PRADESH

03/2014

I.C.S.E-82.2%

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## Languages

English, Hindi

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## Certificates

EXL EDART CERTIFICATION IN DATA ANALYTICS BY GREAT LEARNING

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