DEEPAK G KUTTY

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Data-driven professional with expertise in data analysis, MIS reporting, and risk analytics, skilled in Advanced Excel to automate reporting, enhance data accuracy, and deliver actionable business insights that improved decision-making efficiency

WORK EXPERIENCE

ASSISTANT MANAGER - Data Analyst   Nov-23 - Oct-25

Manappuram Asset Finance Ltd Thrissur, Kerala

- Developed automated MIS reports and dashboards using Microsoft Excel(Power Query, Pivot Tables and VBA) to improve accuracy and efficiency in data reporting.
- Created Expected Credit Loss (ECL) models and used Python for loan default prediction, supporting credit risk forecasting and data-driven decision-making.
- Utilized Power BI to design interactive dashboards and data visualizations, helping management monitor key metrics and trends effectively.
- Integrated and consolidated data from multiple systems, including loan, sales, and finance data sources, to generate consistent and real-time insights.
- Optimized reporting efficiency by automating data workflows using Excel (Power Query, VBA) reducing manual effort by 25% and enhancing data accuracy across MIS dashboards.
- Analyzed and interpreted large datasets to identify key business trends and risk factors, enabling data-driven strategic planning and risk mitigation, providing actionable insights for process improvement.
- Ensured data accuracy and reliability by implementing validation checks, reconciliation processes, and consistent data quality monitoring.
- Partnered with cross-functional teams to translate analytical insights into actionable strategies, driving performance improvement and informed business decisions.

DATA ANALYST INTERN   Oct-23 – Nov-23

MeriSkill India

- Conducted data cleaning, preprocessing, and analysis using Python and Excel, ensuring high data quality for business insights.
- Created interactive dashboards in Power BI to visualize sales and HR data, identifying key trends and performance patterns.
- Analyzed sales data to highlight top-performing products, revenue drivers, and growth opportunities for business improvement.
- Delivered actionable insights through data visualization and reporting, supporting data-driven decision-making across departments.

EDUCATION

M.Sc. Statistics : 2021 - 2023 -Mahatma Gandhi University ,Kottayam ,India | CGPA: 3.72/5

B.Sc. Mathematics : 2017 -2020-University Of Calicut,India | CCPA: 2.95/5

PROJECTS

Multivariate Analysis of Wheat Seed Characteristics for Enhanced Crop Management

- Used Python (Pandas, NumPy, Scikit-learn) to apply multivariate analysis and clustering techniques, enabling identification of high-quality wheat seed clusters for better crop management.

Predicting Boston House Prices using Linear Regression

- Utilized Python (Pandas, NumPy, Scikit-learn) to develop a linear regression model, improving accuracy in housing price predictions and supporting data-driven real estate insights.

Sales Prediction using Python

- Implemented Python-based predictive analytics using Pandas, NumPy, and Scikit-learn to forecast sales trends, helping optimize inventory management and marketing strategies.

Expected Credit Loss (ECL) Model for Loan Default Assessment

- Created an Expected Credit Loss (ECL) model using Excel to analyse loan performance and estimate potential credit losses, helping improve credit quality, strengthen risk management, and support data-driven financial decisions.

Gold Loan Static Pool Forecasting Model

- Created a predictive static pool model in Excel to analyse and forecast gold loan performance trends, enabling the Business team to monitor loan status month-over-month and make data-driven strategic decisions for the next six months.

TECHNICAL SKILLS & CORE COMPETENCIES

• Data Cleaning and Preparation	• Data Analysis and Exploration
• Statistical Modeling	• Data Visualization
• Dashboard and Report Creation	• Problem Solving and Critical Thinking
• Time Management and Leadership	• Written and Verbal Communication

Technical Skills : Python (NumPy, Pandas, Matplotlib, Scikit-learn)| Advanced Excel| Basic SQL Queries| Power BI
Languages : English-Fluent | Malayalam-Native | Hindi-Basic

CERTIFICATIONS

- IBM Professional Certificate in Data Science *(Ongoing)*
- Python for Data Science and Data Analysis – IBM
- Foundations of Data Science – Google
- Machine Learning and Data Visualization with Python – IBM
- Machine Learning Bootcamp Certification – GSDC-KIIT
- Data Science Certification – Cisco
- Data Analytics and Visualization Virtual Experience – Accenture
- Data Science Virtual Experience Program – British Airways
- Data Visualization: Empowering Business with Effective Insights – Tata Group
- Power BI Virtual Case Experience – PwC
- Data Analytics Consulting Virtual Internship – KPMG
- Introduction to Business Analysis Using Spreadsheets (Basic)
- Introduction to Data Analysis Using Microsoft Excel