Rakesh N. Rakhunde
Data Analyst

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Summary —

- Over 6.5+ Years Of Experience Across NBFCs, Fintech And IT Sectors, Supporting Credit Risk Functions And Data Initiatives.
- Proficient In Credit Risk Assessment, CAM Reports, Underwriting, KYC Review, And Managed Loan, PDD, And CMS Processes.
- Technically Proficient In Python, MySQL, Power BI, Machine And Deep Learning, AI Concepts, Advanced Excel And MS Office.
- Skilled In ETL, Data Cleaning, Validation, Models, EDA, KPI Tracker, MIS Reports, And Create Dashboards That Drive Insights.
- Committed To Using Financial And Technical Expertise In Data Science And Engineering Projects That Drive Business Growth.

Skills

- **Risk Analytics:** Credit Risk Analytics, Credit Assessment, CAM Reports.
- **Financial Operations:** Financial Operations, PDD Reports, Loan Management.
- **Loan & Compliance:** Loan Documentation, CMS, KYC Reviews, Team Leadership.
- **Data Engineering & Analysis:** Data Cleaning, Data Modelling, Data Transformation.
- **Reporting & Process:** ETL Processes, EDA, Identify Trends And Pattern, MIS Reports.
- **Professional Skills:** Critical Thinking, Problem Solving, Attention to Detail.

Experience

- **Maxgen Technologies Pvt Ltd, Pune.**   Jun 2024 – Feb 2025
  Data Analyst
  – Used MySQL And Python To Extract, Clean And Transform Large Datasets, Improved Data Reliability And Reporting.
  – Performed EDA Using Python Library To Identify Patterns, Highlight Risk Areas And Deliver Actionable Business Insights.
  – Designed Interactive Dashboards In Power BI And Excel To Track KPIs, Portfolio Trends And Operational Performance.
  – Collaborated With Data Engineers To Enhance Pipelines, Improve Data Structures And Maintain Quality Across Systems.
  – Supported Business, Product And Risk Teams By Delivering Ad Hoc Analysis And Insights For Daily Decision Making.
  – Generated Daily, Weekly And Monthly MIS Reports Monitor Application Flow, Approval Rates And Operational Efficiency.
  – Performed Data Validation Processes To Confirm Accuracy, Flag Anomalies And Maintain High Reliability In Reporting.
  – Automated Reporting Processes Using SQL And Python To Reduce Manual Tasks And Improve Report Turnaround Times.
  – Investigated Data Discrepancies, Identified Source Issues And Coordinated With Teams To Implement Permanent Fixes.
  – Conducted Root Cause Analysis On Business Issues To Provide Actionable Insights And Corrective Action Planning.
  – Delivered Insight Reports And Presentations Helps Leadership Review Business Health And Make Data Driven Decisions.

- **Indostar Capital Finance Ltd, Nagpur.**   Jan 2022 – Nov 2023
  Senior Executive - Credit Risk
  – Prepared CAM Reports And Assessed Credit Risk To Evaluate Customer Creditworthiness For Sound Lending Decisions.
  – Managed Loan Login, Appraisal, Underwriting Coordination And Disbursement While Ensure Strict TAT And Zero Errors.
  – Led Daily Retail Loan Operations Across Personal, Business, LAP And Vehicle Finance, Ensure Accuracy And Compliance.
  – Analyzed Banking And Credit Datasets To Identify Trends, Assess Risk Patterns And Support Credit Risk Management.
  – Used MySQL And Python To Extract, Clean And Transform Multi System Data To Improve MIS Accuracy And Reliability.
  – Applied Python And SAS For Data Manipulation, Statistical Analysis And Automation Of Recurring Analytical Reports.
  – Built And Presented Data Quality Dashboards And MI Reports In Power BI And Excel To Track Governance Integrity KPIs.
  – Verified KYC Documents, Financial Statements And CIBIL Scores To Assess Risk And Meet RBI And Internal Compliance.
  – Coordinated With Sales, Credit, Collections And Finance Teams To Align Goals And Achieve Strong Business Outcomes.
  – Delivered Weekly Reports And Ad Hoc Analysis To Support Strategic Planning Through Clear Visual Storytelling For Ops.
  – Supported Finance Operations By Contribute To KPIs, Improved Decisions And Driving Process Improvement Execution.

- **Shriram Transport Finance Com. Ltd, Nagpur.**   Jan 2018 – Jan 2022
  Branch Operations Executive
  – Directed Daily Finance Operation To Ensure Strong Service Delivery, Meet SLA And Improve Overall Team Collaboration.
  – Managed Branch Ops And Prepared CAM Using Financial Analysis To Ensure Accurate Risk Assessment And Credit Check
  – Performed Credit Risk Assessments And Underwriting To Evaluate Borrower Profile And Ensure Safe Lending Decisions.
  – Analyzed Large Dataset To Uncover Trend, Pattern And Anomalies That Enable Informed And Accurate Business Decision
  – Designed And Maintain ETL Pipelines With SQL And Python To Aggregate Credit Data And Improve Reports Access Pro.
  – Developed Automated Dashboards And MIS Reports In Power BI And Excel To Track KPIs, Portfolio Health And Trends.
  – Verified KYC Documents And Analyzed CIBIL Reports To Evaluate Borrower Creditworthiness And Identify Lending Risks.
  – Managed End To End Retail Loan Operations Across Sourcing, Appraisal And Disbursement With Strict TAT And Policies.
  – Directed Strategic Business Analysis For Financial And Investment Banking Operation To Uncover Growth And Exposure.
  – Led A Team Of 12 Across Finance Ops, Tech Support And CMS, Managing KPIs, Timekeeping And Performance Efficiency.
  – Handled And Led Customer Escalation, Grievance Redressal And Service Request To Ensure Timely Resolution Outcome.

- **Money Bee Institute Pvt Ltd, Nagpur.** **Jun 2014 – Jul 2014**
  Financial Management Intern
  - Gained Hands On Training In Share Market Fundamental And Built A Strong Foundation In Financial Management Basic.
  - Conducted In Depth Market Research And Financial Data Analysis To Support Informed Investment And Trades Decision.
  - Assisted On Mutual Fund And Index Market Projects, Strengthening Understanding Of Diversified Investment Strategies.
  - Collaborate With Senior Analysts To Educate Stakeholder On Share Market Investment Opportunities And Market Trend.
  - Completed Targeted Training To Strengthen Practical Skills In Financial Market Analysis And Investment Decision.
  - This Experience Strengthened My Analytical Skill And Prepared Me For Future Roles In Financial Management Investor.
  - Analyzed Historical Market Data And Company Financial To Support Equity Screening And Basic Valuation Assessments.
  - Assisted In Preparing Investment Notes And Performance Summaries For Internal Reviews And Client Discussions.
  - Supported Risk Awareness By Observing Market Volatility, Sector Movements And Their Impact On Investment Decisions.

Technical Skills

- **Languages:** Python, SQL.
- **Libraries:** Pandas, NumPy, Seaborn, Matplotlib.
- **Databases:** MySQL, SQL Server (SSMS).
- **IDEs & Tools:** Jupyter Notebook, Google Colab, VS Code.
- **BI Tools:** Power BI, MS Office (Dashboards, Data Visualization).
- **Spreadsheets:** MS Excel, Google Sheets (Pivot Tables, Conditional Formatting, Formulas, Functions).
- **Banking & FinTech Domain:** ZIVA, UNO SOFT, ONEX, SmartDesk, ZOHO, ERP.
- **Version Control:** Git, GitHub.
- **AI & Productivity Tools:** ChatGPT, GitHub Copilot, Grok, Gemini.

Education

- **G H Raisoni Institute Of Management And Research, Nagpur.** **2013 – 2015**
  Master Of Business Administration (MBA)
  Specialization: Finance (Major), Marketing (Minor)

- **R S Mundle Dharampeth Arts And Commerce College, Nagpur.** **2010 – 2013**
  Bachelor Of Business Administration (BBA)
  Specialization: Finance (Major), Marketing (Minor)

Certifications

- Certificate Course In MATLAB. **Dec - 2024**
- Advanced Certification In Data Science And Artificial Intelligence (AI). **Oct - 2024**
- Certificate Course In SQL (SSMS) Server. **Mar - 2024**
- Certificate Course In Hardware And Networking. **Mar - 2016**
- Certificate In Advance Accounting. **Dec - 2015**
- Diploma Course In Tally ERP 9.0 And MS Office. **Oct - 2015**
- Maharashtra State Certificate In Information Technology (MS-CIT). **Jun - 2008**

Languages

|| • **English** — Fluent || • **Hindi** — Fluent || • **Marathi** — Native ||