

GOKULAN J

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Career Summary

Results-driven **Data Analyst with 2+ years of experience** in data analytics, business intelligence, and risk management within the financial services sector. Proficient in **SQL, Python, Power BI, and Excel**, with expertise in developing **predictive models, automating workflows, and creating real-time dashboards**. Skilled in **data-driven decision-making, customer segmentation, delinquency management, and process optimization** to enhance operational efficiency and business outcomes.

Skills

- **Programming:** SQL, Python
- **Data Analytics:** Customer profiling, Risk segmentation, Trend analysis
- **Visualization Tools:** Power BI, Advanced Excel
- **Automation Tools:** Python scripting
- **Machine Learning:** Predictive modeling, Clustering, Regression analysis
- **Database Management:** Data extraction, Data cleaning, Query optimization
- **Risk Management:** Delinquency reduction, NPA monitoring, Credit risk analysis
- **Reporting & Dashboards:** MIS reports, Interactive dashboards, Key performance metrics
- **Business Intelligence:** Data-driven decision-making, Workflow automation, Real-time monitoring.

Professional Experience

HDFC Bank – Debt Management

Assistant Manager | Data Analyst
Oct 2022 – Present

- Spearheaded advanced data analysis to monitor and manage delinquency rates, improving portfolio health by **15%**.
- Designed and deployed 10+ interactive Power BI dashboards, enabling **15% faster decision-making** for senior executives.
- Developed predictive models using machine learning algorithms, improving risk categorization accuracy by **20%**.
- Automated workflows for data collection, validation, and report generation, reducing manual effort by **30%**.
- **Leveraged** SQL queries and Python scripts to extract, preprocess, and analyze data, ensuring **100% data accuracy**.
- **Partnered** with cross-functional teams to define KPIs, streamlining reporting processes and enhancing decision-making efficiency.
- Executed regular data audits to identify inconsistencies, optimizing risk segmentation and improving portfolio performance.
- **Built data-driven MIS reports** to track monthly performance metrics, aligning with business goals and improving operational efficiency by **25%**.

Projects

- **Performance Gamification for Unsecured Portfolio**
- Developed a state-wise target prediction model using machine learning algorithms, achieving 95% accuracy.
- Automated manual processes, reducing errors and cutting processing time by 40%.

- **One View Portal**
- Designed a centralized portal using Flask (Python) for delinquent customer analysis.
- Improved efficiency by integrating real-time data analytics, enabling quicker resolution of compliance issues.
- **Voice Analytics**
- Managed end-to-end implementation of a two-phase project: voice-to-text transcription and outlier detection to reduce compliance issues.
- Delivered insights using natural language processing (NLP) and statistical analysis tools.

Certifications and Awards

- **Q1 Project Award** – Silver Award for One View Portal implementation at HDFC Bank.
- **Microsoft Power BI** data analytics for all level 3.0 code basis
- **Excel** – Microsoft Excel Beginner to Advanced – Udemy
- **Python Programming** – Besent Technologies.

Interests & Hobbies

- **Favorite Books:** Thing and Grow Rich, How to win friends influence of other people
- **Favorite Podcasts:** Fianace with saran, Anrew Huberman Podcast

Education

Aug 2015 - Aug 2019

- **Akshaya college of Engineering and Technology, Coimbatore** - *Bachelor's of Engineering*