

## Education

**BTech in Mechanical Engineering**  
Graduation:2016  
From BPUT University

**12<sup>th</sup> from DAV Public School, CBSE**  
in 2011

**10<sup>th</sup> from DAV Public School, CBSE**  
in 2009

## Skills

### DBMS and Programming

SQL ●●●●●  
VBA ●●●●●  
SAS ●●●●●  
Python ●●●●●

### Reporting and Visualization

Excel ●●●●●  
Tableau ●●●●●  
Power BI ●●●●●  
Alteryx ●●●●●

### Advanced Analytics and Machine Learning

Statistical techniques such as  
classification, clustering, regression,  
statistical inference, collaborative filtering,  
and natural language processing

## Achievements

- Premium Analysis and Revenue Impact Leadership Award- 2 times
- Awards for I2I for Operational Efficiency and New business leakage to customer retention and persistency

## Personal Details

Fathers Name: Raj Kishore Nahak  
DOB: 7 OCT 1993  
Gender: Male  
Marital Status: Single  
Nationality: Indian  
Religion: Hindu  
Language: Hindi, English and Odia  
Address: Bignan Nagar, Bangalore-560075

## Profile

BTech and Data Analyst with 4+ years of experience in developing DBMS programming for complex data model designing, Advanced data visualization for business insights into storytelling dashboards and Advanced analytics for statistical modeling and strategy building in the area of Risk, Marketing, Customer and Fraud Analysis. Possess excellent analytical skills, strong attention to details, and important ability to work and perform well in fast-paced business environments.

## Core Competency

DBMS Programming | Data Preparation | Data Analysis | Strategy Development | Reporting | Visualization | Advanced Analytics | Machine Learning | Customer & Product Analytics | Risk Analysis | Churn and Retention | Campaign Management

## Experience

**Quantifi Bangalore, India**

**201901 – Present**

### Credit Risk Analysis

- Access multiple source files for daily loan applications, customer and bureau information's to facilitate data model and analytical insights on risk segmentation analysis for credit departments of investment companies, commercial and investment banking, credit card lenders, credit rating agencies, and other financial institutions
- Analyze portfolio performance at a granular segment level on an ongoing basis. Identify trends and conduct root-cause analysis to isolate key performance drivers. Communicate findings and recommendations to the Risk Management and broader Line community
- Prepare MIS on Portfolio performance over default vs non-default and default account movement from account receivable/account payable by each delinquency buckets. Prepare strategic regular reporting on loan portfolios balance control ratio to map the collection strategy and capacity planning
- Prepare portfolio monitoring report based on credit performance of customer base into default vs non-default group. Segment customer based on Risk association and track their performance for further improvement.
- Prepare collection strategy and capacity planning in terms of improving channel optimization to operational efficiency in collection pay rate and recovery rate
- Spearheaded the development of risk management dashboard to track the performance of automated credit decision and new strategy implementation, Enhanced communication and relationships between risk management department and marketing department
- Develop strategy on delinquent customers from cured vs improved vs un-cured rate and identify the opportunity to bring delinquent to cured form based on multi-collinearity check from both internal and external source of information variables

### Retail Analytics

#### DBMS Programming and automation

- Manage data from various source file and prepare relational data base model to keep track of history data to the current file
- Design data model to get insightful information by applying manipulation techniques through expression and actions
- Prepare order master file to track order management on time and create insightful tracking master for quick TAT analysis

#### Reporting and visualization

- Prepare BAU reporting to track performance on order management, inventory management, vendor management and logistics management
- Automate the reporting process using Excel VBA or migrating to advanced data visualization tool like Tableau and Power BI
- Managed to migrate 80% of excel base reporting to Tableau

#### Strategy Building and Reporting

- Developing strategy to avoid Backlog on delivery
- Prepare GTM strategy for optimized order delivery and minimize cost effect
- Tracking on customer order-pin to vendor mapping to quick delivery support and vendor feedback rendering to backlog management