CURRICULUM VITAE

Ratnamala Dhote

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PROFESSIONAL SUMMARY

Results-oriented Business Intelligence Developer with 7+ years of experience in designing, developing, and optimizing BI solutions in the financial services sector. Proven ability to translate business requirements into scalable data models, KPI dashboards, and automated reporting systems using Power BI, Tableau, Alteryx, Dremio, and advanced SQL. I have worked with both large organizations and small businesses. My strengths include business analysis, data analysis, visualization, and exceptional analytical and problem-solving skills.

EXPERTISE:

- **Finance Analytics**: Analyzing customers' deposit portfolios to identify sales trends, forecast sales performance, and optimize sales processes in a financial organization.

- **Customer Analytics**: Understanding customer segmentation, churn prediction, and customer lifetime value to enhance customer retention and acquisition.

- **Stakeholder Engagement:** Collaborating with stakeholders to understand business needs and objectives, gather, analyze, and document the requirements.

- Strong ability to manage and access databases and generate reports according to user needs.

- Extract data from different sources, clean, transform, and prepare for analysis using SQL and Excel.

- Excellent programming skills in SQL and understanding of data management principles, such as joining data sets, data aggregation, and sub-setting using SQL.

- Database design and queries with relational databases such as Teradata, MS SQL Servers, and Oracle.

- Business analysis, data analysis, data visualization, and report and dashboard development for businesses.

- Develop data models, perform statistical analysis, and identify trends and patterns within the data to extract meaningful insights.

- Create clear and visually appealing charts, graphs, and dashboards to present findings.

- Data modeling and Power Query utilization to clean, transform, and structure data for reporting purposes.

- Create and optimize DAX calculations and measures for complex data analysis and reporting requirements.

- Publish and maintain Power BI reports and dashboards on Power BI online services, implementing scheduled data refresh processes and automating data updates to ensure reports are always up-to-date.

- Optimize Power BI reports for efficient data retrieval and enhanced user experience.

- Report migration and automation from Tableau and Excel to Power BI.

- Expertise in working with Tools such as Power BI, Tableau, Excel, PowerPoint, Word, Dremio, and Alteryx.

- Excellent analytical, logical, problem-solving, and interpersonal skills; a committed team player.

- Experience working in Waterfall and AGILE project management methodologies.

- Knowledge of the SDLC and STLC software life cycles.

SKILLS

Database	Teradata, MS SQL Server, MySQL, PostgreSQL, ORACLE, MS Access.
Tools	Power BI, Tableau, Excel, Dremio, Alteryx, Toad, Snowflake, Aws S3, Azure Data Studio
Languages	SQL, PL-SQL, Python
Technical Skills	Data modeling, data warehousing, data governance, Data mining, Data Analysis, Data Visualization, predictive modeling, forecasting, Statistics, SDLC, STLC, Waterfall, and Agile Methodologies, Jira
Soft skills	Strong Mathematical and problem-solving skills, Analytical and Critical thinking, Communication, Presentation, stakeholder engagement, Time management, and Leadership

EDUCATION QUALIFICATION

- **Master of Science in Computer Science (Govt. Holker Science College, Indore- India)**
- **Bachelor of Science in Mathematics (Barkatullah University, Bhopal, India)**

CERTIFICATIONS

- Snowflake (Coursera)
- SQL (Data Camp)
- Data Analysis by Microsoft and LinkedIn
- Microsoft Power BI Desktop for Business Intelligence (Udemy)
- Certified Scrum Master® (CSM®)

WORK EXPERIANCE

Lead Analytics Consultant

Wells Fargo, Charlotte, NC   May 2023 – April 2025

Responsibilities:

- Worked with internal clients to identify analytical and reporting needs, define business requirements, identify potential data sources, translate business needs into actionable insights, and develop reports and dashboards while building relationships with business and cross-functional teams.
- Analyzed customers' historical deposit data to identify any unusual activity or trend and provided insights to the sales team under the Commercial Banking Group, and helped them make better business decisions, which led to improvement in customer retention and a 15% increase in sales, compared to the prior period.
- As part of deposit analysis, I created a SQL script to identify and flag customers whose average balances were significantly increasing or decreasing beyond the threshold.
- Led the automation efforts and implementation of analytics tools like Dremio, Power BI, and Alteryx to address specific reporting challenges like eliminating data labs, streamlining production workflows, transitioning to the cloud, report automation, facilitating real-time reports and insights for business, reducing report generation time, and enhancing analytics processes to improve efficiency.
- Worked on quarterly reporting for the voice of the customer program. This work involved analyzing customer survey responses, producing a quarterly insight deck/report, and presenting it to the Voice of Customer program leaders to help them develop better business strategies and improve the customer experience.

- Developed Voice of the Customer survey dashboards using Tableau and Power BI and then published/maintained them on Tableau online and Power BI online services.
- Performed data testing and identified data issues by quickly grasping complex survey data, and collaborated with the data team to resolve those issues within the third-party Voice of Customer data.
- Conducted quality assurance on the financial Business Review (BUR) dashboards that are shared monthly with senior executive leaders.

Environment: Windows OS, Teradata, Oracle, Alteryx, Dremio, Tableau Desktop, Tableau online, Excel, Power BI Desktop, Power BI online services, Jira, and Agile

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Data Analyst

Jcentrix Remote   October 2020 – April 2023

Responsibilities:

- Gather data from various sources, clean and prepare data for analysis, and ensure data quality through the data validation processes.
- Develop data models, perform statistical analysis, and identify trends and patterns within the data to extract meaningful insights.
- Identify challenges or opportunities within the data and make recommendations to improve outcomes.
- Tracking key performance indicators (KPIs) over time and suggesting optimizations for better performance.
- Creating clear and visually appealing charts, graphs, and dashboards to present findings in an easily understandable way.
- Connect to different data sources, create semantic models to build dashboards and reports using Power BI Desktop and Tableau, and publish and maintain them on the server.

Environment: Windows OS, Microsoft SQL Server, Power BI Desktop, Power BI Online Services, Tableau desktop, Tableau online, Excel

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Software Engineer

Simsoft Technologies, Nagpur, India   March 2009 – April 2013

Responsibilities:

- Get requirements from clients and prepare technical specifications
- Developed a Pharmacy Inventory Management System to streamline medication dispensing and inventory tracking
- Automated routine workflows, enabling real-time stock monitoring, improved supply fulfillment, and audit-ready recordkeeping
- Enhanced operational efficiency and compliance for pharmacy clients
- Implemented a fully automated system for a cooperative bank to manage end-to-end banking transactions.
- Enabled real-time access and full-featured banking tools for all members, including transactions, account management, search, and reporting.
- Data Analysis and DQ checks, involved in database design and development
- Designing Reports using SQL Server Reporting Services
- Performed Unit testing and was involved in code deployment

Environment: Windows OS, Visual Basic 6.0, Microsoft SQL Server 2000, Microsoft SQL Server Reporting Services (SSRS), Visual Source Safe (VSS)