

# SHEIKH MD FAYSAL

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## PROFESSIONAL SUMMARY

Data and Business Analytics professional with 9+ years of experience in financial analysis, data modeling, process optimization, and digital transformation across energy and financial services. Currently completing MS in Business Analytics at Montclair State University (GPA: 3.76). Skilled in Python, SQL, Power BI, Tableau, and advanced Excel. Proven record of improving operational efficiency (40%+), enhancing data accuracy (20%+), and driving revenue recovery (120%+). Seeking data analyst or business analyst roles leveraging analytical modeling, dashboard development, and data-driven decision support.

## TECHNICAL SKILLS

- **Languages & Libraries:** Python (pandas, NumPy, scikit-learn, TensorFlow, Keras, matplotlib, Pyomo), SQL (joins, subqueries, window functions), R (ggplot2, regression)
- **Visualization & BI:** Power BI (DAX, dashboards), Tableau, Advanced Excel (Solver, VBA, pivot tables, financial modeling)
- **Analytics Methods:** Regression, Forecasting, Time-Series, Hypothesis Testing, Machine Learning (classification, clustering, neural networks), Process Mining (Celonis), Linear Programming, ETL, Data Wrangling, KPI Development
- **Domain Expertise:** Energy/Utilities | Financial Services | Compliance Analytics | Governance Analytics

## PROFESSIONAL EXPERIENCE

### Deputy Manager, Financial Planning & Internal Control

Dec 2023 - Present

*Titas Gas Transmission & Distribution PLC, Dhaka, Bangladesh*

#### Data Analytics & Reporting:

- Designed and deployed automated Power BI dashboards for financial KPIs, reducing manual reporting time by **40%** and enabling real-time performance monitoring across **15+ departments**
- Performed advanced data analysis on **3M+** customer records to identify revenue leakage patterns, anomalies, and compliance gaps, improving data accuracy by **20%**
- Built predictive models using historical transaction data to forecast cash flow and budget variances, supporting executive decision-making with data-driven insights

#### Process Analytics & Optimization:

- Conducted end-to-end process mining analysis to map financial workflows, identifying bottlenecks that reduced cycle time by **6 days (40% improvement)**
- Developed SQL queries and Python scripts to extract, transform, and analyze large financial datasets, automating routine validation checks and exception reporting
- Created statistical control charts and trend analysis reports to monitor compliance metrics, achieving **20%** improvement in audit accuracy

### Assistant Manager, Revenue Collection & Financial Reporting

Dec 2018 - Dec 2023

*Titas Gas Transmission & Distribution PLC, Dhaka, Bangladesh*

#### Revenue Analytics & Forecasting:

- Analyzed billing patterns and outstanding receivables using Excel/SQL, designing targeted collection strategies that increased revenue recovery by **120% over 6 months**
- Built regression models to identify high-risk accounts and predict payment behavior, reducing bad debt exposure by **15%**
- Developed interactive Tableau dashboards tracking collection metrics by region and customer segment, delivering actionable insights to field teams

#### Data Quality & System Improvement:

- Implemented data validation frameworks in Python to detect billing errors and system losses, improving revenue data integrity and reducing disputes by **25%**
- Conducted variance analysis identifying **\$2M+** in uncollected receivables and recommending targeted recovery strategies
- Extracted and analyzed customer consumption patterns from operational databases to support demand forecasting and infrastructure planning

### Probationary Officer

Feb 2016 - Nov 2018

*Bank Asia PLC, Dhaka, Bangladesh*

#### Credit Risk Analytics:

- Managed analytical review of **\$10M+** commercial loan portfolio, using Excel-based financial models to assess credit risk and predict default probability
- Developed automated credit scoring tools incorporating **15+** financial ratios, reducing loan evaluation time by **30%** while improving portfolio quality (**18%** reduction in delinquency)
- Performed statistical analysis on historical loan performance data to identify early warning indicators, enabling proactive portfolio management

#### Financial Data Analysis:

- Analyzed financial statements and cash flow patterns for **200+** corporate borrowers, generating data-driven recommendations that improved loan recovery rates by **12%**
- Built Excel dashboards tracking portfolio health metrics (NPL ratio, coverage ratio, vintage analysis), supporting senior management decision-making
- Conducted comparative analysis of industry benchmarks and borrower performance, identifying sector-specific risk trends

**NCC Bank PLC, Dhaka, Bangladesh**

**Data Operations & Compliance Analytics:**

- Performed data validation and quality assurance on **500+** monthly KYC records, achieving **99%** accuracy and zero compliance violations over 2 years
- Analyzed customer transaction patterns to identify suspicious activities, supporting AML/CFT compliance through data-driven risk assessment
- Built Excel-based reporting templates for branch performance metrics, improving reporting efficiency by **25%** and standardizing data collection processes

**EDUCATION**

**MS in Business Analytics** – Expected May 2026 | GPA: 3.76 / 4.0

**Montclair State University (MSU)**, Montclair, NJ

**Relevant Coursework:** AI for Business (TensorFlow/Keras, neural networks) | Optimization Methods (linear & integer programming) | Business Process Management (Celonis, process mining) | Data Mining | Data Visualization | Database Systems | Data Wrangling

**MBA, Finance and Banking**

**Shahjalal University of Science & Technology (SUST)**, Sylhet, Bangladesh

**BBA, Finance and Banking**

**Shahjalal University of Science & Technology (SUST)**, Sylhet, Bangladesh

**Coursework:** Advanced Business Research Methods, Financial Derivatives and Securities, Portfolio Management, Financial Analysis and Control

**ACADEMIC & PORTFOLIO PROJECTS:**

**Neural Network Classification Model | AI for Business**

**Spring 2026**

- Built and trained multi-layer neural networks using TensorFlow and Keras for predictive analytics
- Optimized model performance through systematic hyperparameter tuning (learning rates, weight initialization, activation functions)
- Demonstrated strong debugging and problem-solving skills in complex ML implementations

**Supply Chain Optimization | Operations Research**

**Fall 2025**

- Applied linear programming to optimize resource allocation and minimize costs
- Solved network flow problems using optimization algorithms
- Validated solutions and performed sensitivity analysis

**Logistics Workflow Optimization | Process Mining (Celonis)**

**Fall 2025**

- Conducted comprehensive process mining using Celonis to analyze delivery workflow efficiency
- Identified performance bottlenecks and process variants, quantifying cycle time improvements
- Presented data-driven recommendations for operational optimization

**Determinants of Consumer Electronics Quality | Regression Analysis**

**Spring 2025**

- Developed multiple linear regression model analyzing 20+ features affecting TV quality scores
- Performed extensive feature engineering and statistical validation ( $R^2$ , adjusted  $R^2$ , p-values)
- Translated technical findings into actionable business recommendations for product development

**Strategic Retail Sales Forecasting | Time-Series Analysis**

**Spring 2025**

- Analyzed multi-year sales datasets to identify seasonal patterns and revenue trends
- Built interactive Power BI dashboards for inventory management and demand planning
- Implemented ARIMA and exponential smoothing models for 12-month sales forecasts

**CERTIFICATIONS**

- **Foundations of Data Ethics** – INFORMS, Jan 2026
- **Process Mining: Celonis Academic Fundamentals** – Celonis, 2025
- **Process Mining: Celonis Foundations** – Celonis, 2025
- **Google Crash Course on Python** – Coursera/Google, 2024
- **Generative AI Mastermind Workshop** – Outskill, 2024
- **SQL for Data Science** – edX/IBM (In Progress)