Jay Prakash Singh

✉ Jps1995rnc@gmail.com   📞 +91 8809165747   📍 Bangalore, Karnataka 560075
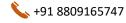
Profile

- **Sr. Data Analyst** having 5**+ years** of experience in **Banking Credit Risk** and Business Intelligence development.
- ✓ Hands-on experience in managing transactional data to summarize and analyse to develop business insights for customer analytics, reporting, and visualization.
- ✓ As an analyst specializing in credit card usage and collection recovery strategy, I possess a wealth of experience in utilizing a range of tools and technologies to analyse and extract insights from complex datasets.
- ✓ My areas of expertise include proficiency in **Excel, VBA, Alteryx, MS SQL, PL/SQL, Python**, **Power BI** (**Proficiency in data modelling, DAX (**Data Analysis Expressions**), Power Query BI Stack, Including SSRS, And TSQL, MDX**, **SSAS, DAX, Power Automate.**
- ✓ **Tableau** (**Tableau Desktop**, Tableau Server, **Tableau Online** and SQL Server Technologies) **Tableau v10**.

Core Skills

- ✓ **Programming & Automation, Reporting & Visualization, MIS Reporting**, developing visual reports, **dashboards** and KPI scorecards using Power BI desktop, to **implement row level security on data and understand application security layer models in Power BI ,**
- ✓ Connecting to data sources, importing data, and transforming data for Business Intelligence.
- ✓ Ability to write **SQL queries** against MS SQL. Expertise in handling huge volume of data. Gather and **develop ETL pipeline** in and out of data warehouse objects.
- ✓ **Proficiency in data modelling techniques within Power BI, including relationships, calculated columns, measures, and DAX expressions. Creating complex T-SQL Queries and using ETL tools**.
- ✓ **Design and maintain data models, including dimensional models and data marts, to support reporting, analytics, and decision-making requirements.**
- ✓ **Collaborate with business stakeholders to understand requirements and translate them into scalable BI solutions, including data models, ETL processes, and reporting/visualization components.**
- ✓ **Tableau and SQL Databases to build quality reports** which will be delivered to business stakeholders.
- ✓ **Depth understanding of ETL process and is comfortable working with complex T-SQL queries**.
- ✓ Using Tableau for ETL (Extract, Transform, Load) tasks is less common compared to dedicated ETL tools like Informatica, Alteryx, or SSIS (SQL Server Integration Services). However, Tableau can still be used for basic ETL processes, especially when the focus is on data preparation and integration for visualization purposes.

Technical Skills

- ✓ Excel Base & Adv (**VLOOKUP, HLOOKUP, pivot** etc**.) Power point, Word**, MS SQL, ETL
- ✓ SQL Server, SSIS**, ETL** (Extract Transform and Load) and Report prepared in SSRS. (**windows function, Store Procedure, Trigger, View, user Defined functions** etc.)
- ✓ **Python Base** (**NumPy, Pandas, matplotlib, Scikit learn, Error Handling, user defined Functions etc**.) Python scripting.
- ✓ **Tableau (LOD, Blending, MDX, Calculative field)** Tableau v10. Tableau Server, Tableau Desktop.

- ✓ Power BI (DAX, **SSAS, DAX, Power Automate)** Proficient in making DAX queries in Power BI desktop.

Education

◻ **B.Sc.** Hon's (**Mathematics & Statistics**) from S.C.D college, Garhwa with 70%, Nilamber Pitamber University in 2016 ◻ +2 Science from JAC Ranchi in 2012. 10th from JAC Ranchi in 2010

LinkedIn Profile

https://www.linkedin.com/in/jay-prakash-singh-328117236/

Work Experience

COLLABRIDGE PVT LTD Hyderabad

   Sr Analyst (Reporting, Automation, and Risk Management Risk Management, Risk Analyst)

Sr Data Analyst 2019 Feb to present.

Responsibilities (Banking Credit Risk Portfolio Monitoring and Reporting)

Employee Banking Services is a process where Bank gets a tie-up with many Corporates to open salary and saving accounts for their employees with many banking benefits offered to them. In this process, there is a team involved in tracking the performance of **customer acquisition, risk analysis**, and marketing strategy toward achieving profitability in terms of **acquisition, retention, and engagement** of the customer base.
 portfolio management and investment risk is highly desirable.Responsible for risk analytics and reporting for equity and fixed income portfolios.

Role and Responsibility

Data and Information Management

Sourcing and Gathering loan applications data and customer information from both internal and external sources to transform, clean, prepare and design data models for analytical DataMart's in SAS, SQL, and Python Programming.

- Automate the data reading process to create information files for daily, weekly, and monthly reporting processes for BAU and MIS report sending.
- Develop data engineering and streamlining data integration process from multi-source files mapping into an analytical DataMart and design business insights to regular reporting process using DBMS programming and automation in **SQL and Python**
- Develop master files for regular reporting and ad-hoc analysis support from sourcing data and designing complex relational data models for **Origination Master, Performance Master, Collection Master, and Recovery Master**
- Pull data about **credit and debit cards** usage over merchant transactions and convert raw data into a summary dataset for customers' monthly usage to track the behaviours over time.
- Stay updated on emerging trends and technologies in BI and analytics and drive continuous improvement initiatives to enhance the effectiveness and efficiency of BI solutions.

Reporting and Automation

Prepare data analysis and reporting from analytical DataMart's like **Origination Data** (Application tracking towards approval rate to booking rate), **Account performance** (presenting delinquent vs non-delinquent base), Account collection and recovery reporting (on DPD to CO for collection performance and capacity planning), **Card usage** and average balance in saving accounts to track business opportunity for customer acquisition strategy building.

- In this process of reporting, design **end-to-end process automation** from **SAS, Python Programming** output to flat files and Excel files and connecting **Excel to summary reports** in Excel dashboard and **advanced data visualization** applications like **Tableau and Power BI** for dashboard making and publishing to **stakeholder.**
   Gather requirements, design specifications, develop technical and user documentation and report development.

Advanced-Data Visualization

Use report migration process from **Excel and ppt base reporting to advanced data visualization for a quick summary analysis, KPI design, and storytelling dashboard to be published in Tableau and Power BI. Making Ad-hoc analysis** and reporting using Excel reporting and dashboard

- Sourcing and getting data into advanced visualization applications, applying data cleaning techniques to get business insights using **DAX expressions.**
- Converting insights into business **KPIs** and **designing data model** for dynamic dashboard presentation and managing multiple project automation and timely publication of the dashboards to stakeholders

Strategy and Performance Monitoring

   Executed overall **data integration**, **cleansing, manipulation, aggregation, data model designing, and process improvement for**

- Prepare periodic performance for each portfolio level number of active customer base and their balances, Risk weighted assets, Delinquency by (#) and ($) group by (0-29,30-59,60-90,90+, CO), new origination and new balance, average loan per account from history to current, **roll rate analysis** for current to x and x+2, **prepare good vs bad rate customer.**
- Constructed operation reporting in advanced data visualization applications like **Tableau** by improving process lifetime value by 60%.
- Make **a vintage analysis** and prepare each delinquent account performance form current to x+1 to x+2 and so on. Develop portfolio-level insights to be analysed and presented in the **Retail Dashboard**

Personal Details:

   DOB: 05th Jan 1995
   Gender: Male
   Nationality: Indian   **Religion**: Hindu   **Passport**: N
   Language: English, Hindi,
   Permanent Address: Mohammad Ganj, Palamau , Jharkhand-