Ashita Pandey

Data Analyst

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SKILLS

Languages: SAS, SQL, Python | Databases: SQL Server | MSExcel, Power BI | Python: (Pandas, Numpy)

EDUCATION

MCB University | B.COM Graduate — March 2018 to April 2021

Tikamgarh (M.P)

Work Experience

DATA ANALYST Credit Risk Analysis Portfolios Performance Tracking

Infoville Solution Private Limited, PVT LTD — JAN 2024 – Current

Bank Loan Case Study:

- Analyzed data from 300,000 customers, providing insights for decision-making.
- Identified and reevaluated loan distribution patterns, reducing repayment risk by 14%.
- Monitored market trends and regulations for compliance, ensuring a 75% compliance rate.
- Promoted a data-driven decision-making culture, increasing data-based decisions by 20%.
- Gather and organize data related to credit card usage from multiple sources, including financial records and customer accounts.
- Identify trends and patterns in credit card usage data to inform product and service decisions.
- Analyse credit card transactions, payment patterns, and other relevant aspects.

TASKUS, **Analyst**

Data Collection and Organization: **NOV 2021- JAN 2024**

1. Data Analysis for Improved Collections and Recovery Efforts

- Working On the Credit Risk Analysis I have used SQL, SAS, and PYTHON (Pandas, Numpy,) to analyze CustomerPayment behavior and provide insights.
- Analyzed Date Passed Due (DPD) and customer payment behavior data, identifying trends, patterns, and risk factors which led to a 10% increase in the effectiveness of collection strategies.
- Segmented accounts based on risk factors, resulting in a 15% improvement in collection capacity planning and a $50,000 annual increase in restored funds.
- Achieved a remarkable 15% reduction in collection cycle time, saving $50,000 annually.

2. ETL and Data Model Design

- Successfully extracted, transformed, and loaded data from diverse sources, including customer behavior data and past collection efforts Using Python (Pandas, Numpy) reducing data processing time by 20% and saving 10 hours weekly.
- Reporting using Excel and SQL programming, improving data retrieval efficiency by 15% and enabling faster decision-making.
- Significantly streamlined data consolidation processes, leading to a 20% reduction in data processing time, saving approximately 10 hours per week.

3. Performance Tracking and Analysis

- Conducted a thorough Credit Risk analysis of outstanding debts and defaulted loans, including borrower information, loan terms, and payment history, resulting in a 10% increase in the recovery rate, equivalent to $1.2 million in additional recovered funds.
- Foreseeably identified trends and patterns relevant to performance tracking, directly contributing to a 10% improvement in recovery strategies, which saved the company $500,000 in potential losses.
- Engineered data-driven performance tracking models, directly contributing to a substantial 10% increase in recovery rates.