Gaurav Mishra

Lead Risk Analyst | IBM | 11+ YOE |Banking Credit Risk, Retail Banking, Telecom, Retail and Web Analytics
Excel, SQL, SAS, Python, Alteryx, Tableau, Power BI, Azure

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Profile Summary

- B.Tech. having extensive experience in managing **Big Data Analytics**, conducting detailed Database Management, investigating Data, and evaluating existing patterns in **SAS, SQL, Python**
- Have good analytical skills, well-developed communication skills, strong attention to detail, and significant ability to work and perform business insights in **Excel, PPT, Power BI** Reporting for a strategic actions and executions
- Hands-on experience in developing and delivering data science, advanced analytics, or machine learning applications in an industry setting
- Demonstrate technical competency in programming, statistics, operational analytics, and user experience
- Develop relationships with customers, stakeholders, peers, partners, and direct reports
- Maintain internal and external relationships, including evaluating inbound opportunities and proactively nurturing analytics partnerships across the enterprise

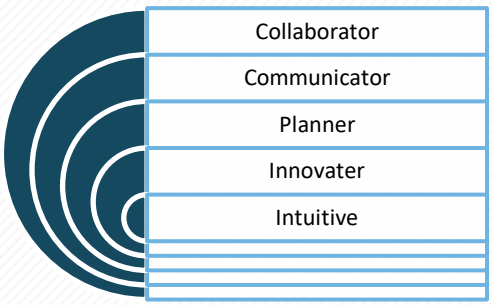
Core Competencies

- Data Analytics Roadmap
- Data Mining
- Business Intelligence
- Process Excellence
- Machine Learning
- Statistical Analysis
- Data Modelling
- DBMS Programming
- MIS Reporting
- Segmentation Modelling
- Client Engagement | Client Interface Mgmt.
- Risk Management
- Credit Risk
- Strategic Planning
- Master Data Management

Technical Skills (Data Analysis and Reporting)

- Excel
- VBA |SQL
- Alteryx
- SAS Base and Advanced
- SAS Stats
- Python DBMS and ML
- Tableau/Power BI
- Adv Visualization
- Certified Azure Solution Architect

Soft Skill



Education

- B.Tech. from KIIT University Bhubaneswar in 2011
- 12th from Science Zinc Smelter Senior secondary High School, Vizag in 2007
- 10th from Blesses Sacrament High School, Puri in 2005

Career Timeline

Work Experience

Since Jul'15: IBM India, Bangalore as Lead

Industry: Retail Banking | Telecom | Retail and Web Analytics

Project -1 Retail Banking Risk Management and Monitoring

- Maintained and managed huge databases, conducted detailed statistical reports, and performed professional business analysis.
- Worked on the development and implementation of new innovative tools to automate and computerize the whole process of data analysis as much as possible
- Executed overall data integration, cleansing, manipulation, aggregation, data model designing and process improvement for reporting and visualization within credit risk analytics platform from application (origination) facility file to decision file and account performance in SQL, SAS and Python
- Streamlines excel base reporting to advanced data visualization applications like Tableau and Power BI within more insightful and Storytelling KPI Dashboards. Overall business impact 30%-man hours reduced
- Performed ETL-Extraction/Transformation/Loading, data migration, sampling, data preparation, graphical presentation, statistical analysis, validation, reporting, and documentation
- Design data model on account performance to prepare report on delinquent vs non-delinquent account and further classify the delinquency by buckets and the customer move by roll rate analysis and loss rate calculation by accounts and dollars
- 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
- Developed ad-hoc reports as per business requirements and created various reports like summary reports, tabular reports
- Analyse requests from management to determine the credit risk analysis of the assigned portfolio and prepare reports with findings to help the management making decisions on lending and creditworthiness
- Analyse and develop credit modeling that helps the company to maximize profits and asset growth while reducing the credit and operating loss risks
- Develop Risk exposure scenarios and analyse assigned portfolios to identify emerging credit risk trends
- Maintain, use and, as appropriate, recommend improvements to assigned credit risk models and maintain a working understanding of the same. Also, examining credit applications to ensure no fraudulent characteristics

Project -2 Telecom Retail Marketing Analytics

- Utilizing various data systems, extracts raw data from reporting system and conducts in-depth analysis on customer usage analysis. Consults with internal business partners or external clients to present data and recommends actions to assist client with meeting business objectives
- Utilize the data available accurately, to efficiently optimize networks, develop data-driven strategies, and achieve optimal business operations
- Sourced and automate data processing architect to design data model from CDR, Recharge, Network Usage and Activation dump to get demographic usage behaviour analysis on customer usage pattern and predict lifetime value for the future outcomes to strengthen customer acquisition, retention and churn prediction, revenue forecasting and customer segmentation
- Build predictive and prescriptive modelling techniques which can capture various decision-influencing factors and their interrelations and of discovering hidden relationships to recommend products or services to customers based on their purchasing and usage behaviour
- Develop ML Apriori algorithm detects the purchase of products by the same customer across the entire customer population to recommend loyalty programmes and discount plans to boost sales
- Analyse customer usage over time and based on usage parameter develop robust marketing strategies, successfully acquire and retain customers, and reduce customer churn rate
- Identifying and implementing best practices and network optimization to maintain lower costs and improved productivity through their network. Develop Advanced analytics solutions enable companies to assess the disruptions and challenges in their network, and consequently identify best practices and successfully achieve network optimization
- Design telecom analytics solutions help companies evaluate current trends, upcoming technologies, competitors' strategies, and customers' unmet needs. Consequently, develop strategy for innovative services and offerings, establish a distinctive brand identity, and build a loyal customer base

Oct'11 - Jun'15: TCS, Bangalore as Sr. System Engineer

Industry: Retail Analytics

Project -3 Retail Marketing and Customer Analytics

- Analyse transaction data and conduct basket analysis to know which products are bought together by which customer segment. Track consumer journeys across all channels and do the right customer segmentation. With advanced analytics, recognize sales drivers and generate insights to convey the right message on the right channel at the right time. Personalize real-time shopping experiences, develop targeted marketing campaigns, and provide intelligent product recommendations and assortments to enable excellent customer experience
- Executed overall data integration, cleansing, manipulation, aggregation, data model designing and process improvement for reporting and visualization within credit risk analytics platform from application (origination) facility file to decision file and account performance in SQL, SAS and Python
- Streamlines excel base reporting to advanced data visualization applications like Tableau and Power BI within more insightful and storytelling KPI dashboards. Overall business impact 30%-man hours reduced
- Get a complete picture of customer behaviour and business with advanced analytics. Blend customer data from all channels to understand omni-channel consumer buying patterns and preferences. Find out customer engagement, reduce cart abandonment, and improve sales by analysing online and other consumer touchpoint data. Generate intelligence from a single source of truth by combining data coming from all channels like retail, e-commerce, application, and from multiple online and offline sources like IoT, location, and merchandise
- Develop end-to-end visibility of your supply chain right from raw materials to sales. Provide true omnichannel experience to customers by collecting and analyzing supply chain, customer, sales, and external data. Identify the real-time location of the raw material and products and recognize supply chain patterns and trends. Enhance inventory, minimize stock-outs, reduce sales loss and inventory costs, and improve store performance with inventory analytics

Personal Details

Address: Hari Sadan Apartment, BEML Main Road, Malleshpaliya, Bangalore – 560075 || Languages Known: English, Hindi and Oriya