

# Mirshad Kolothum Thodika

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GitHub: <https://github.com/mirshadkt2>

Portfolio Website : [https://mirshadkt2.github.io/resume\\_website/](https://mirshadkt2.github.io/resume_website/)

## SUMMARY

Enthusiastic and analytical **Credit Risk Analyst** and **Data Analyst** with proven expertise in **data management, statistical analysis, and process automation**. Adept at using **Python, SQL, Power BI, Advanced Excel, and Microsoft Azure** to extract actionable insights from complex datasets. Demonstrated ability to streamline business operations, reduce risk, and support executive decision-making with data-driven strategies. Known for problem-solving skills, precision, and the ability to deliver impactful results across financial services and consulting environments. Passionate about leveraging data to drive operational excellence and strategic growth.

## WORK EXPERIENCE

### Credit Risk Analyst

**Inbank Latvia** – Riga, Latvia

September 2023 – September 2024

- Enhanced automated credit evaluation processes by optimizing decision criteria and tailoring product conditions, improving assessment speed and accuracy.
- Monitored credit risk across diverse partner and customer segments, ensuring consistent product profitability and minimizing exposure.
- Conducted ad-hoc data analyses using **SQL, Python, and Excel**, providing actionable insights that led to key product refinements.
- Collaborated with cross-border teams to align and improve group-level credit risk procedures and compliance frameworks.
- Managed data supplier relationships and successfully integrated external data sources into internal risk assessment workflows.
- Applied statistical modeling to identify trends, predict patterns, and support business strategy with data-driven recommendations.

### Data Analyst

**Ernst & Young (EY)** – Kochi, India

April 2022 – May 2023

- Delivered actionable, data-driven insights using **SQL, Excel, and Power BI** to enhance client operations and decision-making in the technology consulting domain.
- Analyzed large and complex data sets to support strategic planning and improve business outcomes across multiple client portfolios.
- Automated manual reporting processes, significantly increasing operational efficiency and reducing time-to-insight for key stakeholders.
- Collaborated cross-functionally with business units to gather requirements and translate them into effective data solutions.
- Utilized Python and **Beautiful Soup** to collect, clean, and process external data sources for integration into reporting workflows.

### Junior Data Analyst

**Brototype** – Remote, India

June 2021 – December 2021

- Assisted in gathering, cleaning, and analyzing business data to generate actionable insights that supported **process optimization** and improved **operational efficiency**.
- Conducted in-depth **market research** and **competitor analysis**, contributing to strategic planning and business development initiatives.
- Supported senior analysts in creating detailed reports, interactive dashboards, and executive presentations to drive **data-informed decisions**.
- Utilized **Power BI** and **Excel** to design data visualizations that clearly communicated trends and findings to non-technical stakeholders.

## PROJECTS

- **Netflix Data Analysis Using Python & Pandas**

Analyzed the Netflix content catalog to uncover trends in genre distribution, content ratings, and release years. Used Python, Pandas, and Matplotlib to clean data, perform exploratory analysis, and visualize key insights on user preferences.

GitHub: [https://github.com/mirshadkt2/NEFLIX\\_Data\\_Analytics\\_Report](https://github.com/mirshadkt2/NEFLIX_Data_Analytics_Report)

- **Weather Pattern Analysis with Python**

Performed end-to-end analysis of global weather data using Python and Pandas, identifying patterns in temperature, rainfall, and seasonal fluctuations. Applied data cleaning, transformation, and visualization techniques to generate actionable environmental insights.

GitHub: [https://github.com/mirshadkt2/Weather\\_Analysis\\_with\\_Pandas](https://github.com/mirshadkt2/Weather_Analysis_with_Pandas)

- **Olympics 2024 Performance Dashboard**

Developed an interactive Power BI dashboard to visualize country-wise medal distribution, athlete performance, and event highlights for the 2024 Olympic Games. Enabled real-time data exploration through filters, slicers, and dynamic visuals tailored for executive review.

Power BI Dashboard:

<https://app.powerbi.com/view?r=eyJrIjoiYTU3ZThiNWMTYzM5Ni00ZWU0LWJiMmMtOTBkMmFhNGM4NTcwIiwidCI6IjJhNTQzZDQ1LWE5NzItNDQ3NC05ZDUzLWRjZjFhOTdlMTYyMyIsImMiOiJl9>

## EDUCATION

Master's in computer systems

ISMA University of Applied Sciences – Latvia

2023 – Present

B.Sc. in Entrepreneurship & Management with Data Analytics

Riga Technical University – Latvia

2019 – 2023

Higher Secondary in Computer Science

S.H.M.G.H. School – Kerala, India

2018 – 2019

## CERTIFICATION

- Data Science & AI – AVODHA Skill Training Institute
- Big Data Technologies (Hadoop, Spark, Hive, HBase, Kafka) – AVODHA
- Data Analytics Course – ENTRi Skill Training Institute
- Python Django Framework & Web Development – AVODHA
- Advanced MS Excel – UDEMY
- Google Analytics (Advanced) – GOOGLE

## TECHNICAL SKILL

Programming & Data Languages: Python, SQL, R, Java, Scala

Data Analysis & Visualization: Power BI, Excel (Advanced, Pivot Tables), Tableau, Matplotlib, Seaborn

Libraries & Frameworks: Pandas, NumPy, Beautiful Soup, Django, REST API

Databases: PostgreSQL, MySQL, NoSQL

Cloud & Big Data: Microsoft Azure (Databricks, Cosmos DB, Synapse), Hadoop, Spark

Web Technologies: HTML, CSS, Bootstrap, JavaScript, jQuery

Tools & Other Skills: Process Automation, Data Scraping, Data Warehousing, Git, Version Control

## SPECIALIZATIONS

- Credit Risk Modeling & Evaluation
- Data Analysis & Business Intelligence
- Dashboard Design & Automation
- Financial & Operational Reporting
- Process Optimization & Workflow Automation
- Data Cleaning & Feature Engineering
- Data-Driven Decision Support
- Market & Competitor Analysis
- Statistical Modeling & Predictive Analytics