Mousumi Dash

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Location: Pune, Maharashtra

Results-driven data analyst with 7.5 years of expertise in banking and retail domains, specializing in data analysis, campaign evaluation and behavioral insights. Proficient in SQL, Python, Hive, Azure Databricks, Advance Excel, and Power BI. Demonstrated success in optimizing processes, conducting behavioral analysis, and enhancing targeted marketing through customer profiling. A collaborative team player committed to delivering high-quality results in a dynamic analytical environment.

Experience

Lead Technology | Synechron

Pune – November 2024 – June 2025

Automated SWIFT Payment TAT Reporting System

- Designed & implemented an automated reporting solution to track turnaround time (TAT) across core banking, compliance queue and SWIFT gateway stages.
- Enabled monthly trend analysis of average processing days, empowering business stakeholders to identify bottlenecks & drive operational and application-level improvements.
- Enhanced decision making through data driven insights, contributing to improved efficiency & reduced delays in payment processing workflows.

Noon MI Report Overview
Created Noon MI Report in dual formats to facilitate thorough analysis of card-level and customer-level KPIs.
1. **Offers comprehensive insights at individual card level, including:**
   - Card-level expenditure and transaction volumes.
   - Card condition (Active/Closed).
   - Analyzed spend activity across various buckets for Noon cards, including spend active months and Dormancy (>12M). Monitored trends in spending to identify areas for improvement.
   - Extended spend activity tracking to additional cards (non-Noon) for identical customer base.
2. **Consolidated MoM format (customer-level summary):**

Derived from aggregation of card-level data at CIS (customer) level for given month. This format emphasises: Total count of active clients, Total count of active cards, acquisitions expenditure and transaction totals, Segment customers into defined categories: Active in last 1M, 2M, 3M, 4M, 4–6M, 6–12M and Dormancy (>12M). Detailed noon expenditure breakdown into NoonFood, NoonMinutes, Sivvi, and NowNow.

- **This report structure facilitates detailed to overarching analysis of spending behavior, card usage trends, customer engagement, and category-level preferences within Noon ecosystem.**

Credit Card Automatic Disbursal Report

Created a Credit Card Auto Disbursal Report to track acquisitions via the RCMS system, providing end-to-end visibility into the disbursal journey. Aligned the report with stakeholder-defined KPIs and business logic, capturing key metrics like application number, bureau score, card type, and decision status. Analyzed acquisition channels, salary data, and booked status to support informed decision-making. Enabled business teams to monitor disbursal trends, identify funnel gaps, and ensure accurate application outcome tagging.

Other Responsibilities:

Managing ad hoc requests:

- Performed code and data validation to ensure accuracy, consistency, and integrity before deployment to production environments.
- Collaborated with stakeholders and project owners to gather and understand business requirements, translating them into actionable data solutions while ensuring timely and accurate project delivery.

Lead Analyst | Mashreq Global Services

Bangalore - February 2019 - November 2023

- Developed a credit scoring model using Logistic Regression, achieving 80% accuracy and an AUC-ROC score of 82%.
- Analyzed feature importance to identify influential factors for risk management and customer segmentation.
- Implemented data preprocessing and feature engineering to enhance model performance.
- Recommended dynamic credit limit policies and targeted marketing strategies, optimizing resource allocation.
- Managed fulfillment and ad hoc requests related to data analysis projects, ensuring timely delivery.
- Conducted pre- and post-behavioral analysis for customers acquiring new loans or credit cards, aiding in optimal customer segmentation.
- Created automated dashboards using SQL, SAS, and Power BI for real-time monitoring of credit cards acquisitions.
- Developed dashboards for performance evaluation of instant payment platforms, tracking key metrics.
- Automated redundant codes to optimize data analysis processes.
- Managed DWH infrastructure and ensured data accuracy in BIU databases.

- Handled internal and external data requirements through BI and ad-hoc reporting using SQL & Hive.
- Created customer-specific campaigns based on data and collaborated with stakeholders on reporting.

Data Engineer | Cartesian Consulting Pvt. Ltd,
Bangalore - September 2016 - January 2019

- Migrated data for multiple clients from Alterian to SQL databases and created data models.
- Automated data load and warehousing processes using ETL tools, significantly improving efficiency.
- Developed PL/SQL code for Multi Touch Attribution, tracking customer journeys across channels.
- Performed data scraping and automated loading into SQL databases using Python.
- Extracted data from Zigner data source for a client for sentimental analysis through API using Python.

Skills

MSSQL, MYSQL, PL/SQL, Python, Hive, Power BI, Advance Excel, Basics of ML algorithms, hypothesis testing, Numpy, Pandas, Matplotlib, Seaborn, Scikit-Learn, Stats models, SciPy

Education

2009 - 2013 (FULL TIME)

Applied electronics & Instrumentation/BPUT, Odisha

2008 - 2009 (FULL TIME)

CBSE 12th Board / Kendriya Vidyalaya No. 1 Bhubaneswar, Odisha

2006 - 2007 (FULL TIME)

CBSE 10th Board / Kendriya Vidyalaya No. 1 Bhubaneswar, Odisha

Languages

- English
- Hindi
- Odia