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**SUMMARY:** Senior Analytics Leader with 15+ years of experience architecting high-impact data solutions and risk frameworks in the banking and insurance sectors. Expert at weaponizing complex datasets to drive executive strategy, having secured over \$6M in NPV savings through rigorous cost-benefit modeling and advanced automation. Proven track record of navigating high-stakes regulatory environments and transforming legacy operations into streamlined, automated powerhouses.

**TECHNICAL SKILLS:** Tableau, SAS Visual Analytics, R-ggplot, Matplotlib, Seaborn, SAS (Base/Macros/Graph), SQL, Python (NumPy, Pandas, Scikit-learn), Decision Systems, Change Control Governance, Dremio, Snowflake, Teradata, Oracle, Netezza, MS-Excel (VBA/Macros), Jira, FIG, Generative AI (Gemini, CoPilot) for workflow acceleration and code optimization, SAS Base 9 Certified, IBM DB2, ABA Certification in Deposit Compliance.

#### PROFESSIONAL EXPERIENCE:

USAA FEDERAL SAVINGS BANK | San Antonio, TX Senior Analyst | September 2022 – Present

- Orchestrated the complete overhaul of critical regulatory reporting and Board presentations, delivering 100% precision in federal compliance and risk transparency.
- Managed business requirements and testing for large-scale data projects, ensuring all decision system changes adhered to strict change control procedures and corporate governance.
- Engineered a sophisticated risk monitoring framework using all-lines data to establish automated KRI thresholds, directly identifying million-dollar borrower exposures.
- Pioneered a strategic automation initiative that retired high-risk user-defined applications (UDAs), slashing operational risk and reclaiming 3 FTE in annual team capacity.
- Captured \$6M in total 6-year Net Present Value (NPV) savings by leading rigorous cost-benefit analyses for enterprise-wide strategic initiatives.
- Translated complex structured and unstructured data into behavioral insights to drive segmentation strategies, communicating findings to senior leaders to optimize resource allocation.
- Executed the retirement of 48 legacy jobs and spearheaded data integrity for federal audits, significantly accelerating reporting cycles and reducing system latency.
- Leveraged Generative AI tools (Gemini/CoPilot) to accelerate development workflows, improving code efficiency and identifying novel patterns in Big Data environments.

HCL TECHNOLOGIES (Contracted to USAA) | San Antonio, TX Technical Lead – Business Intelligence & Data Analytics | October 2015 – September 2022

- Commanded requirements gathering and technical release plans for mission-critical modules, ensuring perfect alignment between stakeholder vision and execution.
- Revolutionized system maintainability by migrating legacy mainframe frameworks to SAS/SQL, boosting overall system efficiency by 20%.
- Acted as the decisive liaison between technical teams and executive business clients to define high-value sprint scopes and strategic project roadmaps.
- Directed high-performing offshore analyst teams, maintaining accountability for the on-time delivery of complex automated reporting solutions.

LARSEN & TOUBRO INFOTECH | St. Paul, MN (Contract to Travelers Insurance) Senior Software Engineer – Actuarial & Claims Analytics | June 2010 – September 2015

- Developed and deployed automated KPI/KRI scorecards and "Large Loss" reporting to isolate claims outliers, providing the diagnostic analysis necessary for proactive risk mitigation.
- Conducted advanced ad-hoc reporting and data storytelling via executive presentations, translating complex business results into clear, visual insights for senior leadership.
- Executed rigorous reasonability and validation testing on large datasets to ensure 100% data integrity for actuarial decision-making and premium determination.
- Monitored emerging data patterns and business trends to validate if strategic initiatives achieved desired financial and operational results.
- Supported "Proof of Concept" (PoC) builds to test new business strategies, working closely with stakeholders to design data architectures that met evolving business requests.
- Applied mathematical and statistical techniques to perform complex data mining, directly influencing customer risk scores and business flow strategy.
- Collaborated on high-priority cross-functional projects, managing data preparation and analysis to ensure on-time delivery of strategic business intelligence.

**EDUCATION:**

Master of Science in Data Science | Bellevue University (In Progress)

Bachelor of Technology in Electronics & Communication | U.P. Technical University, India