

PRAGYESH RASTOGI (CSPO)

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SUMMARY

Experienced Business Data Analyst with Certified Scrum Product Owner (CSPO) certification and over 5 years of experience in financial services, specializing in SQL, Power BI, and Tableau. Proven track record in translating business needs into actionable insights, reducing data anomalies by 50%, and enhancing reporting accuracy by 35% to support data-driven decision-making. Adept at aligning data strategies with business goals, optimizing risk assessment models, and delivering impactful analytics solutions in financial services environments.

WORK EXPERIENCE

Data Science Research Services

Champaign, IL, USA

Business Data Analyst (Financial Services)

May 2024 – Present

- Developed documentation for the GCCP dataset, enhancing data utilization efficiency among researchers by 12% through clear and accessible guidelines, focusing on metrics like loan-to-value, debt-to-income (DTI) ratios, and risk-weighted assets
- Designed SQL and Tableau dashboards for monitoring financial performance indicators, improving reporting accuracy by 35% and providing insights for credit risk assessment using metrics such as net interest margin (NIM) and return on equity (ROE)
- Conducted competitor analysis using financial data, identifying market trends and benchmarking performance with metrics like earnings per share (EPS) and portfolio turnover rate, increasing 10% in portfolio management efficiency

Encora

Pune, India

Business Data Analyst (USA Client - Financial Services)

February 2022 – June 2023

- Engineered a SQL-based data processing framework for financial transaction validation, reducing data anomalies by 50% and ensuring accurate investment risk calculations for SEC and FINRA-compliant advisory services
- Developed Power BI and Tableau dashboards for real-time portfolio exposure analysis, integrating data from custodians and brokerage feeds to enable investment managers to adjust asset allocations 40% faster based on market fluctuations
- Designed machine learning models for predictive credit risk assessment using financial datasets, reducing default risk miscalculations by 18% and improving investment-grade bond recommendations through precise data-driven insights
- Implemented an automated financial reconciliation process using SQL stored procedures and ETL pipelines, reducing manual effort by 60% and ensuring regulatory compliance by aligning transaction reporting with AML and KYC guidelines
- Executed UAT for financial advisory platforms by scripting test cases in JIRA, validating data accuracy through SQL-based test queries, and reducing post-production defects in cash flow analysis modules by 55%
- Optimized investment trend analysis by analyzing historical market data with SQL window functions, providing portfolio managers with actionable insights that improved high-net-worth client returns by 9%
- Led backlog refinement for financial data integration features, documenting business requirements in Confluence, translating them into JIRA user stories, and aligning wealth management product enhancements with SEC-mandated reporting standards

Skillwin Technology Pvt. Ltd.

Noida, India

Data Analyst (Finance – Payments)

June 2020 – February 2022

- Designed revenue dashboards in Tableau by integrating transactional datasets from microtransactions and payment gateways, ensuring accuracy through SQL-driven ETL pipelines, which enabled fraud detection and payment success rates
- Partnered with product and finance teams to define business questions around player spending behavior, translating requirements into structured SQL queries for churn prediction, and ARPU analysis, enhancing forecasting accuracy by 27%
- Designed dynamic pricing models by analyzing large datasets of in-game purchases and payment declines, leveraging SQL for cohort-based segmentation and Tableau for interactive visualization, boosting premium currency sales by 15%

Lybrate

Faridabad, India

Data Analyst (Payments)

September 2018 – June 2020

- Developed SQL queries and Python scripts to analyze transaction data, identifying pricing inefficiencies and implementing predictive pricing models, which led to an 8% increase in profit margins and enhanced payment processing accuracy by 12%
- Designed data models in Excel and SQL for customer segmentation based on transaction histories and payment behaviors, creating tailored promotional campaigns that optimized user acquisition and reduced churn by 19%
- Implemented automated reconciliation workflows using SQL and Tableau for billing and payment processing, conducting thorough root cause analysis and building risk assessment models, reducing payment cycle time by 20%

EDUCATION

University of Illinois Urbana-Champaign

Champaign, IL, USA

Master of Science in Technology Management (Specialization: Business Data Analytics)

August 2023 – August 2024

Galgotia College of Engineering and Technology

Greater Noida, India

Bachelor of Technology in Mechanical Engineering

August 2014 – June 2018

SKILLS

Skills: Data Analysis, Data Validation, Data Visualization, Financial Data Analysis, Risk Assessment, Data Testing, Data Modelling

Technical Skills: SQL, Power BI, Tableau, Data Quality Assurance, Financial Metrics Analysis, Dashboard Development