**Chandra Das**

**Professional Summary**

* SAS Certified Advanced programmer with 6+ years of experience in data analysis and data modeling to provide statistical and financial analyses for  Banking , Insurance and financial industries .
* Masters in Economics and Finance with experience of conducting investment and risk analysis, time series and forecasting analysis, capital budgeting and pricing analysis, portfolio analysis and multiple regression analysis to identify business trends and business development opportunities. Masters of Business Administration with experience of developing business plan of discovering client’s needs, identifying market niche, providing value added service to satisfy client’s needs and requirements.
* Experienced of conducting investment and risk analysis to develop zero risk portfolios with diversifying investment into different stocks and bond regarding correlation, covariance, and market risk of individual stocks of the diversified portfolio. Identified overvalued and undervalued stocks and bonds based on CAPM.
* Good knowledge in SAS programming for importing big data sets from Excel spreadsheets and external RDBMS (ORACLE) tables and TERADATA using SQL PASSTHROUGH facility.
* Expertise in SAS/Base, SAS/SQL, SAS/Macros, SAS/Stat, SAS/Graph and Output delivery system.
* Experienced in using company SAS Macros to expedite daily work and created new macros to analyze, calculate, produce summarized report.
* Debugging programs and taking care of these errors, notes and warnings to make sure produced expected output from the SAS program.
* Worked with PROC SQL, PROC REPORT, PROC MEANS, PROC SUMMERY, PROC PRINT and used output delivery system to generate RFT, PDF, LISTING output as needed.
* Outstanding Knowledge and experience in Microsoft Office tools like MS Outlook, MS word, MS PowerPoint, MS Excel/pivot table.
* Excellent client oriented approach, outstanding analytical skills to resolve issues and make the system run smooth.
* Excellent communication and interpersonal skills.

**Certification**

* Base SAS Global Certification (Certified)
* Advanced SAS Global Certification (Certified)

**Technical Skills**

* SAS/Base, SAS/SQL, SAS/Macros, SAS/Stat, SAS/Graph, SAS/Access, SAS/ODS, SAS/SQL PASSTHROUGH Facility, Knowledge of SAS/Enterprise Guide, Data Analysis/Modeling and implementation.
* RDBMS(ORACLE), TERADATA, EViews, Tableau
* Microsoft Office Package including MS Excel/pivot table, MS Word, MS PowerPoint and MS Access
* PC Environment, UNIX

**Project Summary**

**Ameriprise Financial – Virginia Beach, VA Jan 2015 - Present**

**Sr. Data Analyst**

I worked along with Statistical analyst team to support by cleaning, extracting data and support financial and statistical analysis by SAS programming. The project was about multiple regression analysis to estimate income variation with changes of age, education level, working hour, sex and race, and so on using data of U.S. Census Bureau, 2000 Census of Population and Housing, Public Use Micro data Sample, United States.

**Responsibilities:**

* Worked closely with financial team to coordinate SAS program and financial analysis to implement firm’s project.
* Cleansed file, extracted data and manipulated datasets with different SAS data steps as needed for forecasting analysis.
* Designed and developed SAS macros and other utilities to expedite most frequent SAS programming activities and usage by financial reporting and Modeling teams.
* Extensive experience on Hypothesis testing, Model Specification and Multiple regression analysis using qualitative and quantitative data such as U.S. Census Bureau, 2000 Census of Population and Housing, Public Use Micro data Sample, United States.
* Multiple regressions included the dependent variable income varies with changes of gender, education level, race, age, working hours and so on.
* Education level was the most prominent factor which affects income level of a person with the effect of other independent variables.
* Summarized the results by using PROC REPORT, PROC MEANS, PROC SUMMERY, PROC PRINT and produced RFT, PDF, LISTING output to present findings to leaders in order to proactively provide customized insurance price depending on income level.
* Based on the result of this project County Financial introduced education level as primary condition into their insurance application template to determine income level of an insured customer.

**Wells Fargo- Iowa Sep 2014 - Jan 2016**

**SAS Data Analyst**

I was assigned with financial analyst team to support their financial analysis with SAS programming. The project was about identifying the best portfolio using 30 years monthly data of NASDAQ, big data set with about 1.6 million observations.

**Responsibilities:**

* Extracted the data from database using PROC SQL, Imported data to convert delimited files like CSV files into SAS datasets
* Good knowledge in SAS programming for importing big data sets from Excel spreadsheets and external RDBMS (ORACLE) tables and TERADATA using SQL PASSTHROUGH facility.
* Conducted a portfolios analysis with 30 years monthly stock data from NASDAQ. Calculated their return and ranked these stocks based on their return. Created portfolios based on the rank of these stocks.
* Finally, invested hypothetically into these portfolios, analyzed their performance after a certain period and identified the best performer stock portfolio.
* Developed SAS macros to simplify SAS code and effectively reduce coding time.
* Prepared ad-hoc reports, documenting SAS work, and directing SAS outputs to RTF and HTML files through SAS ODS facility.
* Based on this analysis invested into these portfolios and made 15% of capital by 3 months.

**US Bank, St Louis MO Aug 2012- May 2014**

**Data Analyst**

US Bank Limited is a renowned financing and banking institution in USA. I was involved in designing statistical plan for every new project and worked with the department of project management to support the project about credit risk and investment analysis. This project was about finding zero risk portfolio regarding mean, standard deviation, variance and covariance of stock and bond.

**Responsibilities:**

* Accessing data using INFILE statement from customer directory collected by Data Management division.
* Extract, clean and validate data from datasets using various data steps and SAS procedures & techniques.
* Manipulation of datasets by DATA STEP, PROC SQL and changed data structure with PROC TRASPOSE and PROC REPOR.
* Developed zero risk portfolios with diversifying investment into different stocks and bond regarding correlation, covariance, and market risk of stocks of the diversified portfolio.
* Also identified overvalued and undervalued stocks to base on capital asset pricing method (CAPM).
* Worked with PROC REPORT, PROC MEANS, PROC SUMMERY, PROC PRINT and used output delivery system to generate RFT, PDF, LISTING output as needed.

**State Farm Insurance, Kansas City KS Dec 2009- Jul 2012**

**Data Analyst**

I was involved in designing statistical plan for every new project and worked with the department of project management to support about project forecasting analysis. This project was about finding the effect of inflation uncertainty on inflation rising in USA.

**Responsibilities:**

* Provided support for the development and implementation of business plans, and tracking the progress of ongoing client efforts and initiatives.
* Clean, extract and manipulate data for conducting quantitative analysis.
* Performed ad hoc analysis on performance of the department at individual, functional, and department level.
* Time series study conducted with the seasonally adjusted 30 years monthly data of consumer price index of USA, using standard GARCH model to find inflation affects inflation uncertainty.
* The variability of inflation does not affect people’s future inflation expectation in the case of USA because of big economic area and Customers are more logical. Therefore the variability of inflation in USA does not affect people’s expectation about future inflation uncertainty.
* Interacted with other departments to collaborate works and made a summary report to present to the head office.
* Introduced consumer price index as one of most important determinant for to determine the interest rate for insured customer savings.

**Education**

Masters of Science in Economics and Finance

Southern Illinois University Edwardsville, USA