Raju Meher

Banking and Finance Professional
(Data Science and Machine Learning)

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Objective

Highly motivated banking and financial professional with a strong track record in administrative, financial analysis, and managerial roles. Skilled in Data Science, including Data Analysis, Data Visualization, Python Programming, NLP, and Generative AI. Seeking a challenging position in a reputable organization where I can leverage my analytical and technical expertise to drive efficiency, optimize financial processes, and enhance data-driven decision-making. Committed to delivering outstanding results, fostering innovation, and contributing to the company's growth and success.

Expanding Expertise: Data Science & Machine Learning

Skill Development in Data Science & Machine Learning   Oct 2022 – Present

- Gained expertise in Data Science, Machine Learning, NLP, Generative AI, Python Programming, SQL database management, Tableau for data visualization, and advanced data analysis techniques.
- Completed Data Science and GenAI Internship at Innomatics Research Lab, where I analysed large datasets, built predictive models with machine learning, developed insightful data visualizations to support decision making, collaborated on solving complex data problems, created AI-powered applications using GenAI.

Experience

Manager | Bank of Baroda | Bengaluru   Jun 2014 – Sep 2022

- **Finance Analysis**: Managed end-to-end bank reconciliation processes, identifying discrepancies and implementing corrective actions. Assisted in the development and implementation of reconciliation procedures and controls to enhance accuracy and efficiency. Provided support during audits by preparing documentation and responding to auditor inquiries.
- **Operations Management**: As a Manager, I oversaw the day-to-day operations of the branch or department I was in-charge of, ensuring smooth functioning and efficient service delivery.
- **Staff Supervision**: I managed and lead the team, including recruitment, training, and performance evaluation of employees.
- **Customer Service**: Providing excellent customer service by addressing inquiries, resolving complaints, and ensuring customer satisfaction remains a priority.
- **Loan Processing**: As a Loan sanctioning authority, I handled loan applications from start to finish, assisting customers with the process and documentation.
- **Credit Analysis**: Evaluating the creditworthiness of loan applicants by reviewing financial information, credit histories, and collateral provided.
- **Risk Assessment**: Assessing the risk associated with loan approvals to maintain a balanced loan portfolio and minimize default rates. Implementation of KYC/AML/CFT Guidelines and Due Diligence.
- **Compliance**: Ensuring loan applications and approvals adhere to the bank's policies, procedures, and regulatory requirements. Work in team in collaboration with risk and control partners
- **Loan Structuring**: Determining loan amounts, interest rates, and repayment terms based on the applicant's financial capacity.
- **Documentation**: Preparing and maintaining accurate loan documentation, adhering to legal and regulatory standards.

- **Business Development**: Identifying opportunities making strategy for business growth in markets, attracting new customers and promoting various banking products and services.
- **Risk Management**: Assessing and mitigating risks associated with the branch's operations, transactions, and compliance to safeguard the bank's interests. Design and implement control measures.
- **Reporting**: Preparing and submitting regular reports on branch activities, financials, and performance to higher authorities. KPIs.

Skills:

- Office Management, Administration, Team Leading
- Excellent knowledge of banking products, services, and regulations
- Proficient in financial analysis, accounting, risk assessment, and credit evaluation
- Exceptional customer relationship management skills.
- Sound understanding of operational processes and risk management and other issues.
- Strategic thinking and problem-solving capabilities, continuous learning
- Effective communication skill both verbal & written
- Proficient in MS Office and banking software applications
- Proficient in Data Science and Machine Learning, NLP, GenAI, Python programming, SQL, Tableau, and data analysis and visualization techniques.

Education

- Bachelor of Science (Chemistry, Physics & Math)   2006 - 2009
  Sambalpur University

Certificates

- Certificate in Commercial Credit in Moody's Analytics
- CRISIL Certification in Credit Risk and Management
- JAIIB
- Python Pro Bootcamp
- Data Analysis using Excel, SQL and Tableau
- Risk Management and Insurance Planning
- Project Management

Languages

- English - Full Professional Proficiency
- Hindi - Native Proficiency
- Odia - Native Proficiency
- German - Beginner

Personal Details

- Date of Birth   : 1988
- Marital Status   : Single
- Nationality   : Indian
- Gender   : Male