

Ranjana Bankey

Data Analyst
Optimizing Authorization & Portfolio
Performance

Bangalore
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Summary

Results-driven Data Analyst and Credit Risk Analyst with around 2 years of experience in credit card transaction approvals and portfolio management. Skilled in analyzing customer spending behavior, optimizing authorization strategies, and monitoring portfolio performance to balance risk management and business growth. Proficient in SQL, SAS, Python, Power BI, and Excel, with expertise in data-driven decision-making, approval optimization, and risk assessment.

Core Skills

- Data Analysis
- Reporting & Visualization
- Customer Experience Optimization
- Credit Card Strategy

Technical Proficiency

- Programming & Data Analysis: **SQL, Python, SAS**
- Data Processing & Automation: **Excel (Advanced), Alteryx**
- Visualization & Reporting: **Power BI**
- Version Control and Collaboration: **Git, GitHub**

Education

2020-2024
B.TECH. IN CSE
Rajiv Gandhi Proudhyogiki
Vishwavidyalaya, Bhopal, MP
CGPA : 8.36

Personal Dossier

DOB: 07-MAY-2001
Gender: Female
Language: English, Hindi

Experience

JULY 2023 - PRESENT **Intelligic Software Pvt.Ltd**

Projects Undertaken: Credit Card Strategy

- Designed and implemented SQL-based logic to automate overlimit approval decisions, reducing manual intervention by 40% and improving approval turnaround time.
- Analyzed customer credit behavior using SQL and Python to segment risk categories, enabling more targeted and safer overlimit approvals.
- Monitored and interpreted Power BI dashboards to track approval trends, false declines, and financial KPIs, aiding timely performance assessment.
- Collaborated with cross-functional teams to deploy risk-based approval logic, resulting in a measurable increase in approved safe transactions and better portfolio performance.
- Tracked customer spending, delinquency, and repayment trends to support continuous refinement of authorization strategies.

Project

Credit Risk Analysis | Python, ML

- Collected and explored historical credit data to understand key patterns and variables influencing defaults.
- Performed data preprocessing including cleaning, feature selection, and scaling of numerical features.
- Split the dataset into training and testing sets, applying cross-validation to ensure generalization.
- Built and trained a logistic regression model to predict default risk.
- Evaluated model performance using accuracy, precision, recall, F1-score, and ROC-AUC metrics.

Personal Loan Customer Analysis | PowerBI, Excel

- Built a Power BI dashboard to track Personal Loan Rate, Income Average and CD Account Rate .
- Integrated data from Excel and SQL to visualize customer segments and loan performance.
- Used Power Query and DAX for data transformation and insight generation.

Achievement and Community Involvement

- Core Software Committee member in organizing the college's annual technical fest "CITRONICS".
- Winner of Code Decode game in Techno-Management fest.