

Surendran

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Summary

Data analyst with 3 years of experience in the BFSI industry, adept in **SQL**, **Python**, **MS Excel**, and **Tableau** for data extraction and analysis. Strong problem-solving skills and collaborative mindset for cross-functional teams.

Professional Skills

Programming: Python (Pandas, Numpy, SciPy, Scikit-Learn), SQL

Visualization: Tableau, Matplotlib, Seaborn

Databases: MySQL, Oracle, PostgreSQL

Other Tools: Advanced Excel, PowerPoint, Altair Knowledge Studio, Linux

Experience

Data Analyst, TVS Credit Service Limited – Chennai, TN

Mar 2024 – Present

- **Credit Risk Monitoring:** Designed and developed a Tableau dashboard to track month-over-month trends of key risk metrics such as non-starters, FEMI/SEMI/TEMI bounce rates, straight flow, early repossession, and 30+/90+ POS flow. Enabled root cause analysis through dynamic, multi-metric, multi-level crosstabs. Utilized CHAID segmentation to identify high-risk segments.
- **Credit Risk Intervention:** Consolidated key insights into executive presentations for monthly reviews with the Chief Risk Officer. Proposed data-driven credit interventions, including limiting LTV and restricting future disbursements for high-risk segments based on cost-benefit analysis. Introduced a staircase intervention framework that tightened credit controls in response to deteriorating risk metrics. Also tracked intervention outcomes and presented findings during monthly reviews.
- **Fraud Control:** Developed fraud detection triggers for One-Time Settlements in collaboration with business SMEs. Simulated triggers on historical data to estimate trigger rates and secured approval for deployment. Built a Tableau dashboard to monitor trigger performance and identify patterns. Presented insights in monthly reviews with Fraud Control Head, proposed logic changes to reduce high false positive rates in underperforming triggers.
- **Achievements:** 12 Month Early Repo rate post intervention reduced to 3.41% from 4.12% with a 2% business impact, resulting in an estimated benefit of INR 2 Cr as NCL reduction net of restricted Disbursements.
- **Recognition:** “Extra Miller” and “Silver Icon – FY25” awards.

Data Analyst, Quinte Financial Technologies – Chennai, TN

Jul 2023 – Mar 2024

- **Data Automation & Reporting:** Collaborated with cross-functional teams to streamline and automate reporting processes, reducing manual workload by 50% and significantly improving data accuracy and timeliness.
- **Process Optimization:** Improved reporting accuracy by 10% and reduced analysis time by 50% by optimizing SQL queries, enhancing Excel pivot workflows, and streamlining data extraction. Rewrote a Python data migration script, reducing runtime from 30 minutes to 3 minutes.

Systems Engineer, Infosys – Chennai, TN

May 2021 – Sep 2022

- **Operational Efficiency & Automation:** Enhanced data processing and operational efficiency by implementing a Pub/Sub model in Market Connect, automating routine tasks via scripting (reducing manual effort by 80%), and optimizing SQL queries with indexing to cut file processing time by 66%.
- **System Reliability & Reporting:** Improved system reliability and client satisfaction by eliminating daily production file failures (reduced from 3 to 0), generating automated daily summary reports for input file monitoring, and implementing SQL-based enhancements to align with evolving business requirements.

Education

Scaler Academy, Data Science & ML

Jun 2023

St. Joseph's College of Engineering, B.Tech in Chemical Engineering, GPA 8.89/10

Sep 2020