**Renu**

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**847 232 7281**

**Professional Summary**

* Experienced professional with Over 12 years in **Data Analytics , Core Banking Solution**, **Risk Management (ISO 31000)**, and **Business Intelligence** within **Banking & Finance**.
* Expertise in **data analysis** using **SQL** and **Python**, **data visualization**, and transforming complex data into actionable insights for better decision-making.
* Proven track record in collaborating with **Senior Executives** and cross-functional teams, converting business requirements into strategic, data-driven solutions. Skilled in **fraud risk** analysis, **governance**, and ensuring compliance across initiatives to mitigate financial and operational risks.
* Accomplished project manager with a proven track record of leading cross-functional teams, including Data Scientists, Engineers, Risk Managers, Operations team and key stakeholders, to deliver projects on time while driving significant organizational impact and results.

**Skills**

* **Visualization**: Tableau, Power BI, Qlik Sense, MS Visio
* **Database Management & Querying**: Oracle Database, SQL Server, MySQL, MongoDB, Snowflake, Python, R, SAS
* Alteryx, Erwin Data Modeling, Data Warehousing.
* **Cloud Technologies**: Amazon Web Services, Microsoft Azure
* **Data Science & Analytics**: Google Analytics, SAS, Rstudio, Adobe Analytics, Machine Learning, Statistical Analysis, A/B Testing, Advanced Excel, Powerpoint Presenattion, VlookUP, VBA, Data Wrangling, Statistical Analysis, Time Series Analysis, Risk Management, Data Visualization, Process Automation, KRI, KPI
* **Software Development Models**: Agile Methodology – JIRA, Project Management
* **Fraud Investigation & Financial Risk Tools**: Archer, TRIMS, CRM, Customer Journey analytics, Gap analysis, **FICO, RiskWatch,** SAS Fraud Management

**Certifications**

* AWS Cloud Practitioner Essentials
* Adobe Analytics: Customer Journey Analytics (CJA)
* Audit and Due Diligence Foundations
* Power BI
* Alteryx
* Marketing Analytics
* Programming using Python
* Oracle certified expert Database SQL
* Tableau Desktop & Tableau Server
* Certified Risk Manager (ISO 31000)
* Adobe Analytics/Google Analytics
* SAS

**Education**

* **Stevens Institute of Technology, School of Business, Hoboken, New Jersey December 2022**

Master of Science in Business Intelligence & Data Analytics (GPA: 3.8)-

* **University of Mumbai, India - Oct 2009**

Bachelor’s Degree

**Work Experience**

**JPMorgan Chase Bank | New York/New Jersey Dec 2022 – Jan 2025**

**AVP - Process Automation & Data Analytics, Risk and Control**

* **Led 20+ cross-functional global stakeholders** to successfully deliver big data projects of $3.5M.
* Designed and implemented tactical and strategic solutions by leveraging different data sources, identifying issues and impacts.
* Developed key performance metric Tableau dashboards to enhance risk monitoring and identify trends and anomalies.
* Worked closely with Technology, Data Science, Operations Team to improve processes, understand the roadblocks and implement long term solutions.
* Conducted data analysis in Python and Alteryx to classify impacts and trends and shared insights with executives by participating in high profile calls across LOB for action plan closures, process improvements and risk reduction.
* Designed Alteryx solution for AI/ML project to optimize data analysis process for 9.5mn records, eliminating data redundancy by 40% and analyzed residual data to identify trends, risks and process improvement opportunities for cross functional LOB’s.
* Deployed automation solutions in JIRA, overseeing full project lifecycle from development to testing phase.
* Curated quarterly Newsletter for global team to provide insights into project milestones and updates.

**Stevens Institute of Technology | Hoboken, New Jersey Aug 2021 – Dec 2022**

**Graduate Assistant**

* Assisted faculty members in conducting data analysis and financial data modeling using tools like Erwin Data Modeler and MySQL Workbench. Provided research assistance on regression analysis(customer churn ) to forecast trends.
* Used statistical methods i.e., regression analysis, time series forecasting and machine learning models to generate predictive insights and recommendations.

**Wells Fargo N.A. | Remote Feb 2020 - Sep 2021**

**Senior Analyst, Enterprise Risk Management**

* Managed high risk vendor relationships from planning, due diligence, execution to monitoring phase ensuring timely delivery of products and services with 100% accuracy.
* Designed and documented risk metrics for 50+ high risk client engagements for North America to implement control changes aligned with regulatory guidelines, enhancing operational risk processes.
* Developed LOB/RAG Reporting in Tableau, collaborating with cross-functional groups to optimize data visualization solutions that enhanced operational efficiency and risk management.
* Analyzed and reported 1,500+ news alerts on a weekly basis using advanced excel tools to identify and report potential material news to reduce reputational & regulatory risk.
* Conducted ad-hoc analysis of ongoing reports, identified key risk indicators (KRIs) to mitigate inherent business risks.
* Provided subject matter expertise to compliance and cross LOBs on different operational risk.
* Executed oversight program to support third party data quality. Led successful execution of control testing and QA programs.

**ICICI Bank Ltd. | Mumbai, India May 2017 - Feb 2020**

**Senior Business Solutions Analyst**

* Used SQL for data analysis of 11mn customer records to identify 180 missing inventory items to improve audit score.
* Achieved 98% quality score for an underperforming business unit, performed root cause analysis of over 100 distinct types of Audit samples to prepare the team for internal audit.
* Optimized and automated reporting processes to improve process efficiency and scalability.
* Provided training and support to stakeholders on BI tools and data interpretation.
* Conducted historical customer data analysis using Oracle SQL database to reduce customer churn and improve rating.
* Support pattern analysis methods to formulate recommendations to operational managers based upon exploiting patterns in the past, current, and anticipated operational environment

**IndusInd Bank Ltd. | Mumbai, India Nov 2015 - April 2017**

**Senior Business Systems Analyst**

* Evaluated and analyzed high-risk customer data from CRM, monitored periodical and historical reports to ensure clean process and supervised high risk transactions. Resolved audit issues with internal audit by reporting audit results and giving relevant recommendations to bring 95% operational efficiency and unqualified audit rating.
* Conducted data analysis on fraud and money laundering using SQL query to reduce financial crime and customer fraud.

**HDFC Bank Ltd. | Mumbai, India May 2013 - Oct 2015**

**Core Banking Solutions Analyst**

* Used SQL query to read and analyze historical data, to find data gaps and anomalies and contributed to total assets revenue, for which recognized as the best employee for making a substantial contribution to the business.
* Conducted Audit for Retail branch banking, analyzed audit issues by conducting RCA and providing recommendations for remediation and improvement.
* Volunteered Flexcube software deployment to ensure smooth operations transition, by training and helping branch users with New Banking software, troubleshooting the implementation errors.

**Hewlett Packard | Mumbai, India May 2011 - April 2013**

**Technical Support Analyst**

* Provided Finacle transaction related technical assistance, using oracle SQL, to PAN India users and investigated and resolved any discrepancies or errors in financial transactions, ensuring data integrity.
* Develop and maintain standard operating procedures (SOPs) to enforce efficient troubleshooting.
* Provide regular reports on recurring technical issues, providing insights for long-term solutions or system enhancements.
* Assisted in creating user manuals or technical documents for branch staff to improve system understanding and self-resolution.