

DEEPAK G KUTTY

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[LinkedIn](#) | [Github](#) | [Portfolio](#)

Data Analyst with 2+ years of experience in MIS reporting, risk analytics, and dashboard automation within the financial services domain. Strong expertise in Python, SQL, Advanced Excel, and Power BI, with hands-on experience in forecasting, credit risk modeling, and automated reporting. Proven ability to reduce manual reporting effort, improve data accuracy, and deliver actionable insights to support management decision-making.

WORK EXPERIENCE

ASSISTANT MANAGER

Nov-23 - Oct-25

Data Analyst -[Manappuram Asset Finance Ltd, Kerala](#).

- Automated MIS dashboards and reports using Advanced Excel (Power Query, Pivot Tables, VBA), reducing manual effort by 25% and improving reporting turnaround time.
- Developed Expected Credit Loss (ECL) models and built a web-based loan default prediction application using Python, supporting portfolio-level credit risk assessment.
- Designed Power BI dashboards tracking 10+ key KPIs, enabling management to monitor portfolio performance and trend movements.
- Integrated loan, sales, and finance systems into a unified reporting framework, improving consistency and enabling near real-time visibility.
- Performed analytical evaluations and exploratory data analysis (EDA) on large loan portfolios, identifying risk drivers and trend patterns to support strategic planning and mitigation actions.
- Collaborated with cross-functional teams to translate analytical outcomes into actionable recommendations, improving decision-making efficiency.

DATA ANALYST INTERN

Oct-23 – Nov-23

[MeriSkill India](#)

- Cleaned, transformed, and prepared datasets with 10,000+ records using Python and Excel, improving readiness for analysis and reporting.
- Built Power BI dashboards analyzing sales and HR metrics across 5+ performance indicators, enabling trend and pattern identification.
- Conducted exploratory and descriptive analysis to evaluate product performance, revenue contribution, and growth patterns.
- Generated visual summaries and analytical reports used in cross-functional reviews, supporting data-driven business discussions.

TECHNICAL SKILLS & CORE COMPETENCIES

Technical Skills

- Programming & Analysis: Python (NumPy, Pandas, Matplotlib, Scikit-learn, Flask)
- Data Visualization: Power BI (Data Modeling, DAX – Basic)
- Databases: SQL (Basic queries)
- Spreadsheets: Advanced Excel (Power Query, Pivot Tables, VBA)
- Analytics: Forecasting, Statistical Modeling, Risk Analytics

Core Competencies

- Data Cleaning and Preparation
- Statistical Modeling
- Dashboard and Report Creation
- Time Management and Leadership
- Data Analysis and Exploration
- Data Visualization
- Problem Solving and Critical Thinking
- Written and Verbal Communication

Languages : English-Fluent | Malayalam-Native | Hindi-Basic

EDUCATION

M.Sc. Statistics :2021 - 2023-Mahatma Gandhi University ,India | CGPA: 3.72/5

B.Sc. Mathematics :2017 - 2020-University of Calicut,India | CCPA: 2.95/5

PROJECTS

Real-World Analytics & Web Applications

In-House Booking Management Web Application | [LINK](#)

Developed a Flask-based booking system with slot locking and database integration to prevent duplicate bookings and ensure data consistency. Deployed on a cloud platform, showcasing end-to-end application development.

Sales Forecasting & Analytics Web Application | [LINK](#)

Built a Python-Flask sales forecasting app that predicts future sales from uploaded Excel data, generates KPIs and daily forecasts, provides interactive analytics, and allows download of the analysis in PDF format.

Loan Default Prediction System | [LINK](#)

Developed a machine learning classification model in Python to predict loan default risk using historical data; deployed as a Streamlit web app where users can input values to get real-time default/standard predictions for credit risk assessment.

Expected Credit Loss (ECL) Model

Designed an Excel-based ECL model to analyze loan performance and estimate potential credit losses, improving credit quality and risk management.

Academic & Analytical Projects

Multivariate Analysis of Wheat Seed Characteristics

Gold Loan Static Pool Forecasting

CERTIFICATIONS

- IBM Professional Certificate in Data Science (Ongoing)
- Python for Data Science and Data Analysis – IBM
- Machine Learning and Data Visualization with Python – IBM
- Data Analytics and Visualization Virtual Experience – Accenture
- Power BI Virtual Case Experience – PwC
- Introduction to Data Analysis Using Microsoft Excel