

MILAN KUMAR BEHERA

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PROFESSIONAL SUMMARY

Data Analyst with 4+ years in BFSI credit risk, lending analytics, and compliance. Translates lender policy documents into production SQL and BRE logic, and turns approval funnel, delinquency, and cohort data into decisions for Risk, Product, and Lending teams.

EXPERIENCE

Khatabook

Mar 2026 – Present

Business Analyst, BRE

Bengaluru, India

- Designed and owned BRE performance frameworks covering **6+ lender-specific eligibility policies** across underwriting partners (Cashtree, Caprion, Lendbox, Jupiter, Slice, Western Cap), tracking approval funnels, drop-offs, and rejection reason codes for **100K–125K monthly borrowers**; lifted the overall portfolio qualification rate from **30% to 43%** across the lender stack.
- Built executive lending dashboards monitoring **Rs.8B–Rs.9B+ portfolio exposure** with Early Warning Indicator (EWI) delinquency tracking across **100K+ active loans** and **15+ DPD stages**, enabling proactive collection and portfolio risk strategy.
- Onboarded new lending partners onto the BRE stack, mapping input payload gaps against required bureau tradeline variables (max DPD, credit enquiries, negative status codes) and validating policy configuration in Snowflake ahead of production rollout.
- Ran root cause analysis on incremental lender additions, quantifying net-new qualified users, and automated recurring SQL-driven KPI reporting on Snowflake for Risk, Product, Lending, and Collections teams with UAT validation and sanity check coverage.

Quinte Financial Technologies

Apr 2024 – Aug 2025

Data Analyst / GRC Analyst

Chennai, India

- Built cohort and vintage-level delinquency monitoring dashboards (Axos Bank, USA) with concurrent lifetime analysis and early-warning indicators; improved prediction accuracy by **25–30%** and cut regulatory reporting time by **50%** across monthly cycles.
- Automated vendor risk monitoring by integrating the Venminder REST API with nested JSON ingestion and validation, eliminating **80% of manual risk assessments** and strengthening compliance controls across the full third-party vendor portfolio.
- Designed SQL validation logic and controls with rule-based monitoring workflows translating credit and compliance policies into executable system rules; improved audit scores by **15%** and reduced risk incidents by **20%** across governance reporting cycles.
- Built and maintained BSA Council regulatory dashboards covering governance and audit reporting for Risk and Compliance stakeholders, lifting processing efficiency by **40%** and data accuracy by **35%** across recurring monthly compliance review cycles.

Chaitanya Projects Consultancy

Dec 2019 – Nov 2022

Data Analyst

Noida, India

- Built regression models cutting cement consumption **35%** and project delays **10%**; standardized EDA and data validation checks.

INTERNSHIPS & FELLOWSHIPS

Omdena | Data Team Lead / ML Engineer, Remote

Aug 2023 – Mar 2024

- Led a **60+ member global data team** (Berlin); built food price and unemployment forecasting models deployed via Streamlit.

Physics Wallah | Full Stack Data Science Trainee, Remote

Jan 2023 – Aug 2023

- Built credit default models (logistic regression, random forest, gradient boosting) at **85% accuracy**; deployed via a Flask app.

VENTURES

The Oven Vibe | Founder, Sundargarh

Aug 2025 – Present

- Built a D2C bakery brand end-to-end; designed an SKU-level margin dashboard and footfall-density based campaign targeting.

SKILLS

BI & Languages: Tableau, Power BI, Advanced Excel (Pivot Tables, Data Models, Lookups), Python, SQL (Advanced), dbt (basic)
Platforms: Snowflake, AWS (EC2, ECS, Beanstalk, ECR), SQL Server, Azure (basic), Git/GitHub, Jira/Confluence, Streamlit
Analytics: BRE Policy Logic, Approval Rate Monitoring, Funnel Analysis, A/B Testing, Risk Cohort Analysis, EWI Tracking, RCA
Workflow: BRE Policy Configuration, REST API Integration, Apache Airflow, UAT and Sanity Checks, BRD Review, Agile/Scrum

EDUCATION

Einstein Academy of Technology & Management | *B.Tech., Civil Engineering (BPUT), CGPA 8.05*

2018 – 2021

Hi-Tech Institute of Engineering & Management | *Diploma, Civil Engineering (SCTE&VT Odisha)*

2010 – 2013

CERTIFICATIONS

IBM: Machine Learning with Python, Data Analysis with Python, Data Science 101, Statistics 101 | **Microsoft:** Excel (Advanced)