

CHINMAYEE SURWADE

Business Analyst • Data Analyst • Trade Finance & Banking Systems
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PROFILE

Trade finance specialist turned data-driven analyst, with 3+ years translating Letters of Credit and documentary collections into clean requirements, sharp dashboards, and confident business decisions. 2 years at Bank of America Continuum India (BACI) delivering mission-critical trade finance systems, cutting UAT defects by 30% and sustaining a 99% on-time batch completion rate. Proficient in SQL, Python, Power BI, and Tableau. Immediate joiner.

SELECTED ACHIEVEMENTS

- Reduced UAT defects by 30% on a bank-wide trade finance integration by coordinating requirements validation across 4 cross-functional teams.
- Sustained a 99% on-time batch completion rate across 6 critical banking applications through disciplined nightly monitoring and same-day anomaly resolution.
- Delivered a 15% profit increase for a freelance salon client and projected a 12–18% revenue uplift for an e-commerce marketplace client through data-driven diagnostics.

CORE COMPETENCIES

Languages & Databases: SQL, Python, Java, SQL Server, Oracle

Data & Reporting: Power BI, Tableau, Advanced Excel, Business Intelligence Reporting

BA Tools: Jira, Azure DevOps, Confluence, MS Visio, Lucidchart

Data Engineering: Data Warehousing, ETL/ELT Concepts

Methodologies: Agile (Scrum/Kanban), Waterfall, SDLC, ITIL Basics

Modeling & Documentation: BPMN, Process Flows, Use Cases, Data Flow Diagrams, BRD, FRD, SRS, User Stories, Acceptance Criteria

Process Management: UAT Coordination, Process Improvement, Stakeholder Management

PROFESSIONAL EXPERIENCE

Freelance Business Analyst / Data Analyst — Independent Consulting Engagements *Jun 2024 – Present*

- Delivered end-to-end revenue and retention diagnostics for small-business clients across fitness, salon, and e-commerce sectors, using SQL, Python, and Power BI to translate raw operational data into prioritized business recommendations.

Client: Infinity Fitness Studios (Dec 2025 – Feb 2026)

- Diagnosed root causes of revenue loss by analyzing member enrollment, attendance, and revenue data, and built Power BI dashboards tracking retention, utilization, and revenue KPIs.
- Identified a critical 3-month attrition pattern through data segmentation and customer feedback validation, directly informing pricing and operational decisions.
- Recommended staff monitoring, cleaning protocols, and quarterly/annual pricing tiers to address core retention and revenue gaps.

Client: The GlamSquad Salon (May 2025 – Aug 2025)

- Diagnosed root causes of declining profitability by analyzing staffing, pricing, and customer feedback data.
- Identified understaffing during peak hours and a pricing-value mismatch as key drivers of customer dissatisfaction, and recommended staffing and pricing adjustments accordingly (see Selected Achievements for impact).

Analyst — Trade Finance & BAU — Bank of America Continuum India (BACI), Chennai *Jun 2022 – Jun 2024*

Trade Finance System — Tradeline–LoanIQ Integration

- Served as primary Business Analyst on the Tradeline–LoanIQ integration, enabling real-time commitment utilization reporting via MQ messaging and eliminating end-of-day batch processing latency for credit monitoring teams.
- Gathered and documented functional requirements for Letter of Credit, Documentary Collections, and Open Account transaction flows, translating them into 15+ user stories with acceptance criteria for a 6-member development team.
- Coordinated across 4 cross-functional teams (development, QA, operations, risk) to validate transaction flow accuracy and streamline UAT defect resolution (see Selected Achievements for impact).
- Performed unit, integration, and volume testing on high-throughput financial transaction pipelines to ensure data accuracy at scale.
- Prepared and presented KPI reports and insights to stakeholders, supporting data-driven decision-making.
- Led knowledge-transfer sessions on trade finance processes and LoanIQ for 2 junior analysts, accelerating their ramp-up to handle tasks independently.

BAU (Business As Usual) Operations

- Monitored nightly test batch execution across 6 critical applications through disciplined monitoring and same-day anomaly resolution (see Selected Achievements for on-time completion rate).
- Authored and presented monthly capacity and performance reports to stakeholders, tracking KPIs and surfacing trends for process improvement.
- Triageed and resolved production defects end-to-end — from root cause analysis to fix validation — reducing average resolution time through structured defect documentation.
- Led UAT activities with stakeholders, defining test scenarios, validating system behavior, and ensuring defect resolution prior to release.
- Translated business requirements into functional design specifications, supporting development of transaction processing workflows.

Data Analyst Intern — Siemens, Pune *May 2021 – Oct 2021*

- Analyzed operational datasets in Excel to surface performance trends; delivered structured KPI dashboards that reduced manual reporting time by ~40%.
- Performed data cleaning and transformation across multiple operational tables, improving data consistency and enabling more reliable downstream decision-making.

Software Development Intern — DevLogic Technologies, Pune *Oct 2019 – May 2020*

- Built backend modules for a web application using Java and SQL, handling data processing and user management; deployed features in an Agile sprint environment.

KEY PROJECTS

All projects documented with code and findings on GitHub — github.com/chinmayeesurwade

Portfolio Website *Aug 10 – Aug 13, 2026*

- Designed and built a personal portfolio website to showcase projects, experience, and technical skills.

WTO Trade Intelligence Assistant *Jul 1 – Jul 20, 2026*

- Built an AI-powered RAG (Retrieval-Augmented Generation) assistant for trade intelligence queries, using Gemini for generation and ChromaDB for vector storage.
- Implemented embedding-based semantic search for accurate context retrieval and deployed an interactive Streamlit interface for real-time querying.

E-Commerce Revenue Optimization Case Study (Marketplace) *Apr 2026 – Jun 2026*

- Diagnosed a marketplace stuck at ~0–2% MoM growth using funnel, cohort, and RFM analysis across SQL, Excel, and Power BI.
- Found a 35% checkout drop-off and under 20% repeat purchase rate, pointing to pricing and lifecycle gaps.
- Built a prioritized, A/B-tested roadmap projected to lift revenue by 12–18%..

Real-Time Data Pipeline *Feb 2025 – Mar 2025*

- Engineered an end-to-end real-time data pipeline using Python for ingestion and SQL for storage, simulating a production-grade streaming workflow.
- Technologies used: Python (Kafka simulation), SQL Server, pandas.

Customer Churn Analysis & Prediction *Oct 2024 – Nov 2024*

- Analyzed a 50,000+ row telecom dataset to identify top churn drivers (contract type, tenure, monthly charges); built a predictive model achieving up to 80% accuracy.
- Delivered retention strategy recommendations based on segment-level churn risk scoring. Tech stack: Python (scikit-learn, pandas), Tableau.

EDUCATION

B.Tech, Information Technology — MKSSS's Cummins College of Engineering for Women | CGPA: 7.06/10

CERTIFICATIONS & LEARNING

Data Visualisation: Empowering Business with Effective Insights — TATA (Forage), Apr 2026 | Data Analytics Job Simulation — Deloitte Australia (Forage), Apr 2025