

DATTATRAY SABLE

MIS & BUSINESS INTELLIGENCE MANAGER | BFSI RISK & COLLECTIONS ANALYTICS

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EXECUTIVE SUMMARY

MIS and Business Intelligence professional with **10+ years of progressive leadership** across BFSI operations, risk portfolio management, collections analytics, and executive reporting. Proven expertise in developing interactive **Power BI dashboards**, automating complex workflows with **Excel and Power Query**, querying high-volume transactional databases in **SQL Server Management Studio (SSMS)**, and consolidating multi-source **SAP, SQL, and Excel** datasets into strategic insights. Background includes PAN-India collections portfolio oversight, high-risk delinquent bucket resolution (Risk-30+, NPA, Write-Off), collection agency vendor governance, calling team leadership, and regulatory audit compliance. Seeking senior MIS, BI Reporting, or Risk Analytics opportunities combining deep domain knowledge with data-driven decision-making.

10+ Years
BFSI & ANALYTICS EXP.

PAN-India
PORTFOLIO OVERSIGHT

60-70 Callers
TEAM LEADERSHIP

SAP • SQL • BI
CONSOLIDATED ETL

CORE COMPETENCIES

BI & EXECUTIVE REPORTING
Power BI Dashboards, KPI Scorecards, Advanced Excel, Power Query ETL, Dynamic Pivot Tables, SAP MIS Reporting

DATA ENGINEERING & SQL
SQL Server (SSMS), T-SQL Querying, Data Cleansing & Validation, Cross-System Consolidation, Trend & Variance Analysis

RISK & COLLECTIONS ANALYTICS
Delinquency Monitoring, NPA & Write-Off Strategy, Bucket-Wise Resolution, Aging Analysis, Roll-Rate Modeling

GOVERNANCE & LEADERSHIP
Tele-Calling Operations (60+ Callers & TLs), External Collection Agency Management (6 Agencies), Audit Compliance, Stakeholder Relations

PROFESSIONAL EXPERIENCE

MIS Manager
DBS Mintek Pvt. Ltd.

June 2025 – Present
Maharashtra, India

- End-to-End MIS Lifecycle:** Direct comprehensive MIS reporting, producing daily, weekly, and monthly management reports and interactive dashboards using Power BI, SQL Server, Excel, and SAP data.
- Workflow Automation:** Architect automated Power Query workflows to consolidate multi-channel datasets, reducing manual data preparation and eliminating reconciliation discrepancies.
- Large-Scale SQL Analytics:** Query and analyze high-volume datasets in SQL Server Management Studio (SSMS) to identify delinquency patterns and flag high-risk accounts for executive review.
- Aging & Resolution Dashboards:** Design bucket-wise resolution and aging dashboards, improving visibility into portfolio recovery curves and collections outcomes across operational stakeholders.
- Cleansing & Analytics Modeling:** Lead data cleansing, consolidation, and analytics modeling initiatives to support targeted collection and recovery strategies.

Information System Analyst
CASCO

October 2023 – May 2025
Maharashtra, India

- Operational Intelligence:** Analyzed multi-source operational and business data to build system-level MIS reports and executive intelligence models supporting strategic operational decisions.
- KPI Monitoring & Dashboards:** Developed analytical MIS reports and dashboards using SQL, Excel, and BI tools to monitor key performance indicators and operational metrics.
- Cross-Functional Data Governance:** Collaborated with cross-functional teams to strengthen data accuracy, integrity, and reporting efficiency across enterprise systems.
- Ad-Hoc Strategic Reporting:** Delivered high-priority ad-hoc analytical deep dives, variance analyses, and management presentations in response to time-sensitive leadership inquiries.

PROFESSIONAL EXPERIENCE (CONTINUED)

Assistant Manager – MIS & Analytics

January 2020 – September 2023

Kissht Finance Ltd.

Mumbai, India

- PAN-India Delinquency Portfolio Governance:** Managed structured MIS oversight across PAN-India loan and collections portfolios, focusing on critical Risk-30+, write-off, and NPA delinquent segments.
- Large-Scale Workforce Supervision:** Supervised 60-70 tele-callers and 3-4 team leaders, utilizing granular agent-level performance analytics to optimize productivity and resolution outcomes.
- Automated Excel Modeling:** Built dynamic Excel dashboards using Pivot Tables, Power Query, and advanced modeling formulas to track core collections KPIs and recovery targets.
- Database Architecture in MS Access:** Maintained and optimized high-volume customer accounts and payment data in MS Access, ensuring rapid data retrieval and reliable operational reporting.
- Trend & Roll-Rate Dynamics:** Conducted continuous trend analyses to isolate portfolio movement, bucket transition dynamics, resolution patterns, and roll-forward mitigation.

Deputy Manager

August 2015 – January 2020

HDFC Bank Ltd.

Mumbai, India

- Credit Card NPA & Write-Off Management:** Managed high-risk credit card delinquent portfolios (Risk-120 and NPA segments) for the Mumbai metropolitan region.
- Vendor & Agency Governance:** Coordinated recovery operations with 6 external debt collection agencies and supervised in-house tele-calling units to monitor and maximize recovery performance.
- Slippage Monitoring & Audit Compliance:** Maintained daily portfolio tracking models, monitored regional portfolio slippage, and ensured 100% adherence to banking regulatory frameworks, credit risk policies, and audit benchmarks.

TECHNICAL SKILLS & DOMAIN EXPERTISE

BI & VISUALIZATION	Power BI (KPI Dashboards, Executive Scorecards, Visual Analytics), Data Storytelling, Reporting Automation
ADVANCED EXCEL	Power Query ETL, Pivot Tables & Power Pivot, Advanced Formulas (XLOOKUP, INDEX/MATCH, SUMIFS, Nested Functions), Automation
DATABASES & QUERYING	Microsoft SQL Server, SQL Server Management Studio (SSMS), T-SQL (Data Querying, Joins, Aggregations), MS Access
ENTERPRISE SYSTEMS	SAP MIS Reporting, ERP Data Extraction, Multi-System Consolidation (SAP + SQL + Excel), Data Cleansing & Reconciliation
BFSI RISK & COLLECTIONS	Bucket-Wise Resolution, Aging Analysis, Roll-Rate & Roll-Forward Tracking, NPA & Write-Off Strategy, Risk-30+ / Risk-120 Portfolios, Slippage Control
OPERATIONS & GOVERNANCE	Team Leadership (60+ Callers & TLs), Collection Agency Vendor Management (6 Agencies), KPI Design, Audit Compliance, Executive Reporting

EDUCATION

Bachelor of Science (B.Sc.)	Graduated: 2005
Dr. Babasaheb Ambedkar Marathwada University (BAMU), Aurangabad, Maharashtra, India	

CORE FOCUS	DOMAIN	DATA PIPELINE	GOVERNANCE
MIS Architecture & BI Reporting	BFSI Risk, Lending & Collections	SQL Server • Power BI • Excel • SAP	PAN-India Audit & Agency Control