Curriculum Vitae

Melinni Krystal Pillay

Introduction

I am pleased to present to you my curriculum vitae in the hope of finding employment within your organisation. This letter is to express my keen interest in joining your organisation as I am certain that you will find my experience and skills to be an asset.

I believe that the delivery of quality and excellent customer service determines your character not only as an employee of a company but as a persona as well.

With a number of years of experience in customer services and debt collecting, I have also acquired the skill of management, personal assistance and event/conference co-coordinator. The acquired knowledge of project administration and credit risk/data analysis has provided me with an insight into the world of projects and analytics, which has broadened my knowledge span.

With this collection of experience I now consider myself to be self-motivated, hardworking and eager to accomplish individual goals. I am confident that I would make a success of any position that I fulfill.

I thank you for perusing my C.V. and look forward to hearing from you soon.

Regards

Melinni Pillay

Personal information

Name:	Melinni Krystal
Surname:	Pillay
Residential Suburb:	Allensnek
Cell:	+27 71 328 4002
Email:	melinnip@gmail.com
Date of Birth	11 May 1984
Nationality	South African
Marital Status	Married
Dependents	0
Driver's License	Code 08
Language Proficiency	English – Speak, read and write
	Afrikaans – Lees, skryf en praat

Educational qualifications

High School

High school	Matriculated from Grove-End Secondary in 2001

Tertiary

Institute Attended	College Campus
Qualification /Course	Diploma in Business Management and Administration
Status	Completed - 2008

Institute Attended	UNISA
Course	BCom
Qualification	Business Informatics
Status	Completed - 2019

Skills

Business acumen
Intermediate analysis
Team player
Fast learner
Effective stakeholder and time management skills

Training Attended

SAS Programming 1
Excel Advanced 2010
Project Administration
Business Writing Skills

System knowledge

SAS - Intermediate
Sql Server (Management studio) - Intermediate
Microsoft Office - Advanced
Capstone - Basic
Ab Initio Meta Data Hub – Basic
Python - Basic

SSIS Visual Studio 2012 - Basic
Model Builder For Decision Trees (MB4DT) - Intermediate
Blaze Advisor Builder(version 6.5 and 6.10) - Intermediate
Qlikview - Basic
Ab Initio Query It – Exposure
SQL Workbench/J

Work experience

Company	Period	Position Held	Duties	Reason for leaving
Old Mutual	Jan 2018 – Current	Analyst	Responsible for analysis of business, financial and general operating information to identify trends and opportunities. Reviewing of financial results to measure performance against strategy for retail lending businesses. Understand business processes and policies. Perform data analysis. Collate and conduct data analysis, matching, cleansing, validating, data integrity and profiling from NON SA (Kenya and Zimbabwe) business sectors. Produce adhoc and regular reporting to monitor book performance of the NON SA sectors. Creating, developing and documenting frameworks and processes. Responsible for process automation. Develop and deliver quarterly Management Credit Risk Committee reports.	

Edcon Financial Services	Nov 2016 – Dec 2017	Analyst	Understand business processes and policies. Comprehend and perform data analysis and extraction. Produce adhoc and regular reporting to monitor sales and book performance. Identify, extract and analyse accounts for debt sale processing. Engage in credit marketing initiatives – identify customer segments based on behavior suitable for marketing segments. Conduct/Verify possible fraud investigations. Participate in forecasting model to increase application volumes. Engage in collection strategies to identify collection segments.	Old mutual presented an opportunity for growth
TransUnion	May 2015 – Oct 2016	Senior Data Analyst – Team lead (Data Quality)	Conduct data analysis, matching, cleansing, validating, data integrity and profiling. Development of monthly/weekly and daily reporting mechanisms to measure data quality. Creating, developing and documenting frameworks and processes. Responsible for process automation. Service external clients and internal clients with data requests/queries. Managed a team of 2 people – ensure quality and timely delivery of tasks and provide guidance where necessary.	Better prospects
Woolworths Financial Services	Jan 2015-Apr 2015	Collections Strategy Analyst	Understand and perform data analysis utilising appropriate statistical methodology and make feasible recommendations that are practically viable. Perform ad-hoc analytical requests to respond to business needs. Run and automate regular reporting including executive and management summaries. Monitoring of Internal and External customer needs and provide recommendations. Develop a solid credit risk and business understanding within the WFS business. Engage in collection strategies to identify collection segments.	CapeTown was not to my personal expectation
TransUnion	May 2014 – Dec 2014	Data Consultant (Data Acquisition)	Management and Analysis of data files in various layouts. Management of issues raised by production and relating those issues to the various business units. Communicate with various (mainly banking and retail) external clients to understand their financial processes. Communicate with internal business units and clients. Use of data query tools to develop testing processes and analyse data received. Deal with queries related to data analysis, submission, data requirements, regulatory and association requirements (NCR, SACCRA). Make recommendations based on data analysis findings.	Relocated to Cape town

JD Financial Services	May 2012 – Apr 2014	FS Analyst – Credit Risk (Acquisitions)	Convert data into information, code decision rules into the Blaze system, assist with new business acquisition, enable customer centricity, effective self-management, implement new/revised credit granting policies, review of credit granting documentation, effect policy changes in the credit granting system, reporting on the portfolio performance, exposure to the running of the personal loans portfolio provisions, development of volume based joint-odds (risk grade) matrix, testing, resolution of application queries from the central credit department. Exposure to scorecard building.	Looking for new exposure
JD Financial Services	Jun 2011 – May 2012	Project Administrator – Credit Risk	Ensure department expenses are paid timeously, budget and document management, minute taking and reporting, management support, manage and maintain stakeholder expectations, adhere to company policies and procedures and practices, basic analytics, adhoc admin.	Promoted within the team to analyst
JD Financial Services	Jul 2009 – May 2011	Project Administrator – Projects Office (Financial Services / Logistics)	Ensure department expenses are paid timeously, budget and document management, minute taking and reporting, management support, manage and maintain stakeholder expectations, adhere to company policies and procedures and practices, adhoc admin.	Career Growth
JD Financial Services	Jun 2009 – Jul 2009	Executive Personal Assistant to Head of Credit Risk and Head of Strategy and Analytics	Diary management, arranging of meetings and events. Invoicing, Stationery orders, consolidating of reports for projects team. Travel arrangements. Managing attendances registers and leave. Filing. Answering telephones and taking messages.	Career Growth

References

References are available on request.

Attributes

I am easy to teach and I am well equipped for change, I adapt easily to new environments. I strive to achieve great things under pressure. I am easy to talk to and can be assertive without being aggressive. I am able to get things done by building relationships with co-workers. I have acquired skills which assist me to get the required job done.