

## **Megha Kulbhusan**

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### **PROFILE SUMMARY**

I am an experienced professional in the area of data analytics and retail banking. I am experienced in building Machine Learning models using predictive analytics. I am skilled in statistical modeling, data visualisation and extraction of meaningful insights using R, Tableau and Python. I have accomplished academic and non-academic projects in the area of Business Analytics and Logistics and Supply Chain Management. My professional history also includes appraising creditworthiness of clients, managing cheque payments, authorising transactions and processing business loans in financial services industry.

### **WORK EXPERIENCE**

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#### **Business Analyst – Intern at Refonte Learning, Dec 2025 - Present**

#### **Data Analyst – Intern at Refonte Learning, Nov 2024 – Nov 2025**

- Built Machine Learning Models for Credit Card default prediction, Cardiovascular Diseases prediction, Chabot to address inquiries for university admissions and Personalised Movie Recommendation system

#### **Academic Projects in Business Analytics, Jul 2022-Jun 2024**

- Business Project
  - Analysed Marketing and Distribution Strategy for economic sustainability of Adidas in North America using Tableau dashboards
  - Developed recommendations for improvement in distribution network based on primary and secondary data analysis
- Analysed New South Wales Crime Statistics data using Tableau
- Used predictive modeling to predict the age of Abalone, a commercially viable sea food resource, by using R

#### **Industrial Development Bank of India, Jammu, India, Assistant Manager, Jun 2016 – Feb 2018**

- Contributed to business growth by cross-selling investment schemes and asset products
- Identified financial goals and advised customers in pursuit of the same
- Collaborated on special tasks during the critical phase of demonetisation
- Managed Retail Banking operations as a Customer Service Executive
- Engaged in appraisal of individual clients, partnership firms and companies in Assets Management

### **EDUCATION**

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#### **Master of Business Analytics, Jun 2022 – Jun 2024**

Western Sydney University

#### **Master of Business Administration (Finance), Jul 2012 – Mar 2014**

International Management Institute, India

#### **Master of Science in Wireless Communication, Oct 2009 – Sep 2010**

University of Southampton, United Kingdom

#### **Bachelor of Technology in Electronics and Communication Engineering, Jul 2005 – May 2009**

SNDDT Women's University, Mumbai, India

## PROJECTS

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**Artificial Intelligence projects using Python, Jan 2020 – Oct 2021**

**Projects in Data Analytics for Dummy Companies, Apr 2018 – May 2019**

**Internship project at Central Bank of India, Bhubaneswar, India, Apr 2013 – Jun 2013**

- Identified risk management and risk mitigation strategies for the corporate lending arm of Public Sector bank

**Live Marketing project at Bosch Limited, Bhubaneswar, India, Oct 2012 – Dec 2012**

- Identified target customers through extensive fieldwork with the local community
- Successfully organized client meetings with the company for customer base expansion

**MSc Dissertation in Cooperative Communication, Jun 2009 – Sep 2010**

## SKILLS

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**Technical Skills:** Data visualisation using Tableau, Data modelling using R studio, Python, Microsoft Office, SQL (R studio), Microsoft Project Management Software, Flask web application development framework

**Soft skills:** Critical thinking and problem-solving skills, Team building and collaboration skills, Presentation skills, Research skill, Report writing skill

## CERTIFICATION

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Data visualisation: Empowering Business with Effective Insights (Forage)	<b>December 2022</b>
Strategy consulting virtual experience program (Forage)	<b>December 2022</b>
Virtual case experience with PwC Switzerland (Forage)	<b>September 2022</b>
Interchange: Virtual Employability and Entrepreneurship program	<b>August 2022</b>

## ACCOMPLISHMENTS

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Earned Dean's medal for academic excellence from Western Sydney University  
Earned score of excellence in performance evaluation through I.D.B.I. Bank appraisal system  
Earned certificate of excellence in internship project for Central Bank of India  
Cleared Chartered Financial Analyst Level I