AMRUTHA GABBITA

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SUMMARY

Data product leader with **5+ years** in banking and finance across **risk, fraud, card, payments and enterprise data analytics**. Owns data products end to end, bridges business and engineering, and delivers data that **cuts manual work, prevents losses** and gives leadership **one trusted view of risk**.

SKILLS

Leadership: Data product ownership, stakeholder management, business–engineering liaison, decision-making, conflict resolution

Data Delivery: Requirements gathering, data profiling, source-to-target mapping, gap analysis, Agile/Scrum, UAT

Technical: SQL (Oracle EDW, Netezza), ETL, APIs (Postman), DB Visualizer, Jira, Confluence, Tableau, Python

Domain: Cards, small business banking, deposits, payments, Treasury Management, credit risk, fund banking

EXPERIENCE

First Citizens Bank | Remote **Sep 2025 – Present**

Product Analyst, Enterprise Cards

- Serve as **data owner and subject matter expert for the Enterprise Cards portfolio**, owning new data requests, making data decisions and resolving questions between business and engineering.

PRA Mart (Payment & Risk Analytics)

- **Spearheaded** a Payment & Risk Analytics mart for First Citizens, which unlike Silicon Valley Bank had no portfolio-monitoring mart, and consolidated both banks' data into a **single view covering ~117,000** small business clients.
- **Traced data lineage for ~300 attributes** buried in the business's long, complex queries and rebuilt the business logic on the bank's unified data source, giving risk teams **one trusted, traceable source**.
- **Designed normalized views** at company, customer, company-branch and company-associate level, rolled up into aggregated **company card metrics** (delinquency, charge-offs, open card counts, spend trends) and **client financials** (loans, deposits, EBITDA, net profit, current ratio).
- **Enabled risk teams** to flag cards likely to go delinquent and size charge-off exposure, and **marketing** to target card offers by spend, delivering the mart in **~10 months** plus 1 month of hypercare.

Debit Hard Hold

- **Led the fix for a hard hold control gap** after a new deposit system stopped adding required holds automatically, leaving **~200 new secured accounts a month** unprotected, while the old review also missed accounts that carried a different type of hold.
- **Defined sharper screening criteria** with business stakeholders and built SQL that produces a **daily file for the Hogan team**, catching previously overlooked accounts so holds are placed wherever they are required.
- **Reduced the losses** caused by missing holds, which had reached **~$68K across 328 accounts** from 2025 to October 2026.

Hogan-to-Signature Core Banking Migration

- **Led the impact analysis** for **~7,000 active Hogan accounts** moving to Signature, identifying the payment and Treasury Management products customers use and **sizing the customers, deposit dollars and loan dollars** to be migrated.
- **Delivered reports to leadership** on the customers, accounts, deposits and loans in scope, which informed the **most strategic migration approach**.
- **Validated these figures with EY consultants** by reconciling deposit and loan balances against their dashboards and resolving data gaps until the two reports fully matched (**from 70% to 100%**), giving leadership confidence in the numbers.

First Citizens Bank | Remote **Feb 2025 – Aug 2025**

Data Analyst, Commercial Banking Enterprise Data & Analytics

Global Fund Banking (GFB) Mart

- **Replaced ~4 hours a day of manual Excel work**: fund banking teams no longer export iLevel reports to calculate fund balances, commitments, limited partner details and cash transactions by hand, and spend far less time chasing variances.
- **Profiled the data and presented interim models and sample data** to business owners, showing how their requirements became table views on **Oracle EDW**, and **obtained their sign-off** before build.
- **Developed mapping documentation** and walked the engineering team through the business logic transformations, then **led QA, UAT and go-live**.
- **Designed audit and alerting improvements**, proposing reject tables that keep outdated records for audit and load-completion emails to business owners, which the engineering team then built.

Fortune 500 Defense Contractor (Confidential) | West Lafayette, IN **Jan 2024 – May 2024**

Graduate Student Consultant

- Built **energy cost and demand forecasting models** for a Fortune 500 client and presented the results at the **INFORMS Analytics Conference**.

Deloitte | Hyderabad, India **May 2021 – Jul 2023**

Analyst, Financial Planning & Analysis

- Built annual budgets, financial reports and **Tableau dashboards** by profit center, business unit and geography for leadership.
- Coordinated cross-functional reconciliations in **BlackLine, TM1, SAP S/4HANA and Cognos**, **cutting reporting time 40%**.
- Ran variance analysis on pricing proposals and incurred cost submissions for leadership, earning **multiple performance awards**.

HSBC | Bengaluru, India **Jul 2017 – Apr 2019**

Analyst

- Managed client onboarding across due diligence, **fraud analytics, payment screening and AML**, maintaining a QA rate **above 80%**.
- Ran risk profiling in cross-functional **Scrum** teams and improved onboarding through retrospectives, winning the **Rising Star** award.

EDUCATION

Purdue University, Daniels School of Business – MS, Business Analytics and Information Management Aug 2024

Christ University – MBA, Finance Apr 2021

Jyothi Nivas College – Bachelor of Commerce, Finance Apr 2017

CERTIFICATIONS

CSPO, 2026 | Google Advanced Data Analytics, 2025 | CSM, 2024 | Tableau Desktop, 2023