



# SARANYA RAJKUMAR

Technical Business Analyst

## ABOUT ME

Dedicated and results-driven Business Analyst with over 13 years of experience in the banking industry, specializing in CCIB, Market Risk, Liquidity Risk, Fraud Risk, Asset & Liability Management, International Banking, and Trade Finance. Proficient in leveraging technology, including Hadoop Data Lake, Spark queries, Python, Tableau, JIRA, Confluence, and Advanced Microsoft Excel, to analyze big data and drive data-driven insights. Seeking opportunities to apply my analytical prowess and people management skills to develop cost-effective solutions and enhance operational efficiency.



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Chennai, India

## SKILLS SUMMARY

- Fraud Risk Management
- Market Risk Management
- Liquidity Risk Management
- Derivatives
- Asset & Liability Management
- Regulatory Reporting
- Treasury Management
- Big Data Analysis
- Data Analytics (SQL, Python)
- Advanced MS Excel
- Tableau
- Agile Methodology
- Jira and Confluence
- International Trade Finance
- Core Banking

## EXPERTISE

- Management Skills
- Problem Solving
- Creativity
- Negotiation
- Critical Thinking
- Leadership

## EDUCATION

### Anna University, Chennai

Bachelor of Engineering in Computer Science & engineering  
2005 to 2009

### Loyola College cum Pondicherry University

Master of Business Administration in  
International Business  
2022-2023

## LICENCES AND CERTIFICATIONS

- Certified Credit research Analyst by AIWMI and NISM, India
- Certificate Course on foreign Exchange by Indian Institute of Banking & Finance Professionals
- AZ-900: Microsoft Azure Fundamentals
- Trade Based Money Laundering by NIBM, Pune

## EXPERIENCE

### **Standard Chartered GBS, Chennai**

#### **Manager - Technical Business Analyst**

**July 2023 to Present**

- Collaborated with stakeholders, including Product Owners, Architects, and Developers, to prioritize and execute applications/products, contributing to strategic solutions for critical areas of banking business.
- Proficient in Credit Risk, Market Risks, Liquidity Risk, Interest rate Risk, ALM, Derivative instruments, and Treasury Management.
- Managed market instruments such as bonds, futures, options, and CDS, supporting data strategy teams in generating predictive algorithms.
- Led all stages of SDLC, including requirement gathering, BRD, FSD, impact analysis, user stories creation, development, SIT, UAT, deployment, and support.
- Conducted Data Analytics in Hadoop system, creating synthetic data, and participated in data analytic projects from requirement analysis to deployment.

### **Indian Bank**

#### **Senior Manager - Business Analyst**

**May 2015 to June 2023**

- Centralized Forex Operations, implemented a single processing center, and replaced 80 Authorized Dealer branches, reducing costs and increasing revenue.
- Acted as Product Owner & Scrum Master for various applications in International Banking, Trade Finance, Regulatory Reporting, and Risk Management.
- Managed Database Management in Credit and Recovery Departments, including data cleaning, retrieval, and auditing.
- Oversaw foreign branch operations, collected and coordinated data, and performed Data visualizations using Tableau.
- Reviewed user feedback, conducted research, and reported insights to the team.
- Proficient in Credit Risk, Market Risks, Liquidity Risk, Interest rate Risk, ALM, Derivative instruments and Treasury Management. Overseen operations of foreign branches of the bank. Collection, co-ordination of various data from the foreign branches and monitoring of regulatory parameters like Forex Turnover, Basel III liquidity ratios, Open positions, FLAs including off-balance sheet exposures, Capital Adequacy, etc.
- Hands on experience in dealing with market instruments like bonds, futures, options, CDS, etc.

### **Newgen Imaging Systems, Laserwords Pvt. Ltd.**

#### **Project Manager**

**September 2011 – March 2014**

- Direct and manage project development from beginning to end. Develop full-scale project plans and associated communications document.
- Effectively communicate project expectations to internal team members and fix due dates in a timely and clear fashion. Wherever required, negotiate with other department managers for meeting the deadlines
- Prepare status reports from the project team and report to the Client daily.