

KANIKA THUSOO

BUSINESS SOLUTION ANALYST

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Aditi CHS, Aundh, Pune

Adept at performing banking operations and business analysis in lending, business banking, anti-fraud & Risk, software testing and data sanity domain for Emerging Enterprise Groups. Thrives in high-pressure environment, collaborative and inclusive people skills, strong focus on driving results, adaptive and resilient.

EDUCATION

Master of Business Administration
Bharti Vidyapeeth University
2007-2009

Bachelor of Business Administration
Symbiosis International University
2004-2007

HIGHLIGHTS

- Business Analysis
- Project Management
- Product & Delivery Management
- Relationship Management
- Audit and Compliance
- DFD & Sequential Flowchart
- API/SOA Service Integration
- SDLC Methodologies- Waterfall, Agile (Scrum)

PROJECT MANAGED

- Implementation of Loan Originating system (LOS) and coordination with LMS in SME EEG space for -
 - Overdraft (OD)
 - Integration with OEM for OD
 - CAPEX (Ongoing)
- MIS reporting and Analysis
- Implementation of facility agreement for ECB, SBLs

WORK EXPERIENCE

Business Solution Analyst

Lentra AI Pvt. Ltd. | August 2021 - Present | Pune

- Preparing & circulating various MIS related to lending products such as business reporting MIS, RM wise productivity MIS, Product Mix MIS
- Single point of contact between the frontline staff & the product team to resolve queries and smooth integration within stipulated time
- Articulation of end to end solution to digitize Loan Origination Journey and Loan Management.
- Reviewing the RDs/ Solution documents prepared by BA for LOS product variant enabled for self serve and assisted mode of customer journey.
- Defining & implementing induction training for all the newcomers in the team
- Assisting the bank's RMs in resolving customer queries/ complaints by coordinating with the respective issuer
- Support Business Unit in backend activities.

Business Development Manager- Business Banking

Standard Chartered Bank | July 2016 - July 2018 | Mumbai

- Generating client liquidity and float in Current Account.
- Introducing new to bank customers
- Catering customer's day to day operations and investment parameters for business with net worth above 1 cr
- Aggressive sales call plans to acquire large prospective customers through referrals
- Analyze operations and propose value added recommendations.
- Participated in the global audits of the unit.
- Execute internal audits and investigations, continuous compliance with RBI and other regulatory authority.

Relationship Manager- Branch Banking

IndusInd Bank | September 2015 - April 2016 | Mumbai

- Creating wealth portfolio and providing loan assistance to the existing (HNI) and NTB customer in their day to day operations
- Generating client liquidity and float in CASA.
- Cross selling value added investment plan as per the customer profile

TRAINING & RECOGNITION

- Certified under anti-bribery law and social security, as part of company's extra-curricular initiative.
- Budgetary Controls
- Positioning Strategy for Small Business Units
- Process of Loan Approval in Banks at Different Sectors
- Financial Market: A Beginner's Module from NCFM, authorized by NSE
- Investment Analysis and Portfolio Management Module, authorized by NSE

REFERENCES

Available on request.

Finance Executive- Project Finance

Videocon Industries Limited | March 2013 - August 2015 | Pune

- Reporting of compliance as per RBI guidelines and the Facility Agreements entered into for the purpose of External Commercial Borrowings (ECB), Stand By Letter of Credit (SBLC)
- Maintaining/Auditing records and compliance such as Compiling Minutes of the Meeting, constitutional documents of the foreign subsidiaries, cash calls for the quarter, APR submission, ODI filing during any change to be brought in front of RBI.
- Tracking outward remittances and payment instructions to specified lawyers and legal entity.
- Reporting and tracking of secretarial practices related to foreign subsidiaries.
- Handling procedures related to new bank account opening / closure as per respective government guidelines of the foreign subsidiaries.

Process Associate- GB Compliance Audit

Gallagher offshore Support Pvt. Ltd | December 2011 - January 2013 | Pune

- Handled audits related to worker compensation (indemnity), medical only and liability insurance for US client base of 45 that includes companies like KFC, YUM brands, PMA, G4S, Hyatt etc.
- Generating Reports on weekly or monthly or Quarterly basis for respective clients.
- Have exposure on payables related to settlement and premium value, review on summary of medical and legal reports.
- Taken initiative for enhancing audit efficiency and increasing productivity. Helped colleagues through training them on specific client details and solving their issues while auditing.

Personal Banker- Digital Branch Banking

HDFC Bank | October 2010 - July 2011 | Pune

- Serving the portfolio of 400 customers, taking their requests related to all banking transactions (NEFT/RTGS, Saving/Current a/c, Demat a/c, Forex conversion etc.)
- Providing assistance on their investment as required on monthly basis.
- Looking after their returns and tax liability as and when required.
- Selling investment plans as well as insurance schemes to our valued customers as per needs and allocating their resources in the best way.
- Motive was to enhance customer wallet size and liability.