

Summary

A passionate and result-oriented Business Analyst with 10+ years of diverse industry experience including Banking, Technology, and Project Management. Developed profound expertise in Credit Analysis, Equity Research, and Business Process Improvement. Demonstrated success in managing teams and projects effectively with strong technical skills and cross-functional collaborations. Committed to driving sustainable business growth through data-driven analysis, technology engagement and strategic decisions.

Skills

FINANCE: Financial Analysis & Modelling, Accounting, Credit Analysis (Moody's certified), Applied Finance (Level 4 Diploma)

DATA ANALYSIS: SAP Analytics Cloud, Microsoft Excel, SQL, Python

BUSINESS: Business Analysis, Business Intelligence, Project Management, Strategy, Private Equity & Venture Capital

Education

Master of Business Administration (Distinction)

Sept. 2022 - Sept. 2023

Nottingham University Business School, University of Nottingham

- Partnering with SAP, devised a data-driven game strategy for an eSports team using SAP Analytics Cloud solutions & Python
- Created a thesis on leveraging the Business Intelligence to optimise customer journey and sales in public sector banks
- Recipient of "Nottingham University Business School Future Leader's Scholarship" award

Bachelor's in Electrical & Electronics Engineering (First Class)

Aug. 2007 - Apr. 2011

Anna University

Professional Experience

Equity Research Analyst, *Finvezto (Part-time)*, Tamil Nadu, India

Feb. 2022 - July 2022

- Conducted in-depth **financial analysis** and **market research** on large and mid-cap stocks from Indian markets.
- Created and published comprehensive equity reports on the website to educate investors.

Asset Maintenance Officer, *State Bank of India*, Tamil Nadu, India

June 2020 - Nov. 2021

- Led an asset team of 4 members, and monitored a **portfolio** of 1300 Small & Medium Enterprises (SME) accounts worth \$4.9M.
- Analysed and proposed 400+ SME businesses for **creditworthiness** and viability.
- Exercised due diligence, and onboarded 120+ new SME accounts, increasing the **branch sales** by \$584k in 18 months.
- Recovered and restructured bad loans to the tune of \$434k, maintaining 97% quality assets in the portfolio.
- Prevented 850 businesses from failing during the pandemic through strategic **restructuring**.

Manager Operations, *State Bank of India*, Tamil Nadu, India

Dec. 2017 - June 2020

- Managed the operations of a retail branch, overseeing a team of 8, demonstrating strong **team management** skills.
- Strategised and proposed for the onboarding of a chain of schools as corporate accounts, creating a potential **sales stream**.
- Leveraged **data analytics** to improve **business processes** at the branch and optimise customer experience, achieving a 15% cost reduction through the successful transition of half the customer base to digital banking.
- Set up a dedicated channel for resolving complaints, cutting **customer service** response time from 7 to 3 days.

Business Associate, *Bank of Baroda*, Tamil Nadu, India

June 2017 - Nov. 2017

- **Increased** the branch's credit product sales by 15% in 6 months through sourcing and liaising with potential **stakeholders**.
- Participated in monthly and quarterly **budget reconciliation** and **forecasting** processes.

Project Manager (Film Assistant Director), *Little Big Films*, Kerala, India

Jan. 2014 - Jan. 2017

- Supervised the film production, costumes and action continuity departments, ensuring the smooth delivery of projects.
- Reduced the film production duration by 18% and the overall cost by 5% through effective scheduling and **project management**.

Test Engineer, *Infosys Ltd.*, Kerala, India

Aug. 2011 - Dec. 2013

- Designed automation test cases for **Anti-Money Laundering (AML)** and transaction monitoring on a banking product, Finacle.

Additional Information

- Languages - English (Fluent), Tamil (Native), Malayalam (Fluent), German (Basic - A1 certified)
- Interests - Poetry writing, Film appreciation, Fitness