

BANKING CONSULTANT | BUSINESS ANALYST | DIGITAL TRANSFORMATION | CRM | CHANGE MANAGEMENT

A Visionary Functional Analyst Capable of Identifying Needs & Transforming Products in Highly Competitive Environments

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PROFILE

An accomplished Banking professional with senior experience of process improvement, product development and business intelligence for globally recognized solutions providers & Banks in both India and Dubai. Successful track record in applying strategies to revolutionize product portfolios. A collaborative, results orientated decision maker with solid experience in project management, development of successful teams, identifying areas for improvement and interacting with senior management. Highly confident in performing competitor research, market analysis besides assembling cross-functional teams that deliver on client's expectations while generating significant revenue.

AREAS OF EXPERTISE

- ♦ Business Analysis ♦ Banking Process Reengineering ♦ Banking Digital Transformation ♦
- ♦ Banking Functional Domain Consultancy ♦ Banking Software Testing ♦ Banking Software Product Development ♦
- ♦ Branch Banking Operations & Business Intelligence ♦ Change Management ♦ Team Management ♦
- ♦ Market Research in Banking & Financial Sector ♦ Training & Development ♦ Client Relationship Management (CRM) ♦
- ♦ Lean & Six Sigma ♦ Leadership ♦ Competitor Analysis ♦

CAREER HISTORY

Dubai Federal Tax Authority / Servion Global Solution, DUBAI

Servion is a global platform led provider, which focusses on enhancing the customer experience by automating & integrating customer interaction channels.

Project Manager / Consultant

May 2019 – Sep 2020

Business Analysis & Product Enhancement

- Advise government client (**Dubai Federal Tax Authority**) throughout their digital transformation journey on utilizing Omni-channel, Artificial Intelligence (AI), Business Intelligence Reporting and Robotic Process Automation resulting in maintaining end customer's First Contact Resolution (FCR) on the Chatbot platform to a high percentage of over 90% month on month.
- Implementation of "**TARA**" Chatbot for facilitating tax queries from the end customers in English & Arabic Language.
- Responsible on consulting client on effectively using of Nina, the Nuance Intelligent Virtual Assistant (using NIQS and NES) which is designed to deliver an intuitive, automated experience for their digital channels by engaging customers in natural conversations using voice or text.
- Engage with content writers, business analysts and product managers on the client side to ensure that the Virtual Assistant remains knowledgeable and effective.

VERIPARK, DUBAI

VeriPark is a global solutions provider which enables businesses to become digital leaders with its' Intelligent Customer Experience suite.

Senior Business Analyst

March 2018 – March 2019

Product Analysis, Research & Development

- Responsible for product development with new features in Customer Relationship Management (CRM), Omnichannel delivery (Internet, Mobile, Kiosk, Contact Center banking, Digital Banking, Mobility, Branch Automation Solutions and Retail & Corporate Loan origination systems).
- Perform analysis before consulting in Retail Banking, Wealth Management, Corporate Banking, Insurance CRM projects, Loan Origination and Collections Systems, Digital Marketing, Sales / Servicing over chat, Chatbots, and Social Media.
- Advise clients throughout their digital transformation. Conduct employees and business partners training. Support tenders, present solutions to stakeholders and direct workshops.

Key Accomplishments:

- Participated in product strategy by collaborating with Customers, Corporate Strategy Managers, and Sales Directors.
- Identified a gap in banking products and reintroduced new features to the existing Branch & Loan Software modules in the MS Dynamics CRM product platform, resulting in the acquisition of banking clients.
- Formed a cross-functional team of Developers, Testers, Quality Assurance, and Sales & Product Research staff.

SQS INDIA, INDIA & DUBAI

SQS is a consultancy company, which provides end-to-end business process quality assurance for software-based systems.

Senior Business Analyst

June 2015 – February 2018

Software Testing & Implementation

- Understanding user requirements and application capabilities by reading BRD, FSD.
- Assist on test plans, review test ware, support business users in UAT and in handling implementation issues.
- Managing both SIT/UAT and production environments for the assigned applications
- Maintaining and tracking service tickets/project assignments coordinate with vendor for support issues to close it in time with the use of JIRA application system.
- Performing the ad-hoc requests of Demonetization projects for both branch and ATM channels for State Bank of India.
- Deliver weekly reports plus project status, deliver related staff training and implement the Software Testing Life Cycle.

Process Streamlining & Optimization

- Consult on Re-Engineering techniques in addition to Lean & Six Sigma methodologies to produce cost savings via productivity, quality, waste reduction improvements, and improving Banking Operations, Loans, Credit cards and Supplied Services across MENA region.
- Prepare Process Flow Diagram of existing banking processes, identifying areas where process redesign made a significant transformation with the help of MS Visio with inputs from cross-functional team members

Key Accomplishments:

- Streamlined the existing process of Savings Account opening, reducing the TAT from an average of 26 days to 11 days within three months from the project initiation date for HSBC Dubai.
- Led Standard Work documentation, managing a team of 20 software Test Engineers (Manual Testing & Automation Testing) in the software testing stage of product development.

KOTAK MAHINDRA BANK, INDIA

Kotak Mahindra Bank is an Indian private sector bank headquartered in Mumbai, Maharashtra, India.

Branch Operations Manager

October 2013 – May 2015

Sales & Marketing

- Increased branch book value by selling Insurance products & Gold Loan to new and existing customers.
- Improved profitability through sales, forecasting, and negotiation; decreased expenses by streamlining staff training.

Branch Operations, Audit & Customer Management

- Effectively implemented 5S methodologies within the branch workplace.
- Perform tasks related to branch audit for both retails customers for their liability and asset products like Gold Loans.
- Became champion for the branch leadership team by providing operational updates, best practices, assistance in successful branch audits (internal Banking audit & external agency audit) and risk management.

Key Accomplishments:

- Improved branch customer service scores by 80% to secure a 2nd position as the best-served branch in the region.
- Increased deceased claim settlement cases from an existing TAT of 10 days to 3 days (for the same branch deceased claim settlement cases average TAT for case closure was one day).
- Reduced customer complaints by 40% by effectively tracking routed transactions in SIEBEL application.

ICICI BANK, INDIA

An Indian multinational banking and financial services company. In 2014, it was the 2nd largest bank in India regarding assets, third in term of market capitalization.

Deputy Branch Manager

October 2009 – October 2013

Sales & Marketing

- Responsible for revenue growth, the study of balances and sales trends to predict future performance. Review feedback forms before implementing changes based on requests and potential issues.
- Manage daily sales alongside service branch operations including business development, customer acquisition for liability / asset products in addition to customer service activities.

Banking Operations, Audit & Customer Management

- Adroit in monitoring entire gamut of retail branch banking operations like Cash Transactions, Bank Deposits (CASA), Loan Process, Customer Service, Retail Branch Audits, Staff Trainings & Inventory Management.
- Handling specific request for both retails and wealth group of customers and resolving their issues.
- Handling SOAX auditing for the branch and timely checking on defaulters and sending reminders to the designated set of customers specifically stressing on controls for anti-money laundering measures.

Key Accomplishments

- Recommended for a Branch Leadership program within six months, after successful completion of the exams was promoted as Deputy Branch Manager to lead the setup / launch of a new branch.
- Facilitated the opening of a new branch as the Bank got branch opening licenses from the Central Bank of India.
- Successfully launched area specific banking products for new customer acquisition to gain market lead following intensive market research about existing customer banking product-purchasing pattern.
- Created a unique method to build business by assessing the effectiveness of marketing. This resulted in achieving a top branch to reach break-even point within 1.5 years among the other newly opened branches in the zone.

- Overachieved the loan collection book value target by over 135% in 10 months.

A SAHA & ASSOCIATES, INDIA

A small proprietary firm of accounting & Indian taxation.

Assistant on Taxation and Finance

August 2003 – March 2007

Financial Accounting & Taxation

- Updated existing accounting system for the clients to provide greater operational flexibility and performance.
- Monitored legal compliance tax, income tax laws, and observed clients incoming quarterly tax payments.

ACADEMIC HISTORY

Certificate Course on Project Management, Indian Institute of Management (IIM), India	2016
MBA (Master of Business Administration), ICFAI, Kolkata, India	2007 - 2009
Bachelor of Science in Botany (Honours), University of North Bengal, West Bengal, India	1999 - 2003

MISCELLANEOUS INFORMATION

Languages: English (Fluent), Hindi (Fluent), Bengali (Fluent)

IT Skills: MS Office (MS Word, MS Excel, MS PowerPoint & MS Visio), ERP Packages: Bancs24, Finacle, Finone, FCRM, JIRA, MS Dynamics 365 CRM and Siebel.