

**JHANSI** **KONA**

**Business** **Analyst** **-** **Banking**

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# Work Summary

Over 9 years of experience in Banking across verticals viz., Product development, Commercial Banking Operations, Trade Finance, Payments, and Payment sanctions processing.

Possess Master’s in Banking and International Finance from the University of Leicester, UK.

* Hands-on experience in Product Development, Process re-engineering, Business Development, Client Relationship Management and engagement, and Team Management.
* Worked on Banking projects and have proven merit in business analytic skills like Requirement gathering and elicitation, SDLC, Waterfall, and Agile Methodologies.
* Deft in handling the customization of various trade finance platforms such as Trade Online, EDOCS, IDOCS, and E SOFTEX in line with corporate requirements by collaborating with business and Technology.
* Proficient and have an end-to-end understanding of cross-border transaction handlings like Letters of Credit – MT 700, Bank guarantees MT-760, Bill handling-MT400, Receivable Discounting, Remittances, Capital Account Transactions, Regulatory reporting, and other trade services.
* Competent in UCPDC, URC, URR, URDG, and handling document checking Vis-à-vis LC
* Handled complex regulatory and compliance transactions of large corporates with the Reserve Bank of India and helped companies abide by the guidelines of the Foreign Exchange Management Act, KYC, and AML alongside business needs.
* Digital platform customer satisfaction survey has shown an incremental client satisfaction score from 55 to 83 post-platform remediation in the project handled.

**Professional** **Experience**

* **Business** **Analyst** **-Infosys** **Limited**  *July 2021 to October 2021*

**Project: HSBC Supply Chain Finance**

* HSBC’s application for receivable discounting based on the invoice details and funding the client after applying charges.
* Managed and **prioritized requirements** and enhancements.
* Performed requirements planning, and prioritization, and supported effort estimations.
* Understood business requirements and translated into **user stories**.
* Participated in **scrum** **events** and contributed ideas for better project delivery.
* **Business** **Analyst-** **ICICI** **Bank** **Limited**  *January 2019 to July 2021*

**Project: Neo Trade System**

* Worked on the project to design a new trade workflow application– NTS (Neo Trade System)
* Application was developed to address the service and audit issues by integrating various applications into a single window reducing the overall time from **6 to 3** hours and efficiency score from **79 to 88.**
* **Spearheaded** **requirement gathering** from stakeholders by conducting workshops to understand end-user expectations and defined requirements for the platforms and validated requirements.
* Worked with AEM teams to define the screen designs and layouts and legal team for content management.
* **Performed** UAT testing and conducted training sessions for workshops for end users.
* **Credit** **Manager** **for** **MNC** **-** **ICICI** **Bank** **Limited**  *July 2018 to January 2019*

**Project: Customization of Corporate Internet Banking (CIB):**

* Maintained full knowledge of changing regulatory requirements and imbibed to meet the financial spectrum.
* **Onboarded** more than **20** relationships to the bank by convincing parent company with Global Banking Mandate.
* **Appreciated** the overall relationship value of the customers by **35%** by cross-selling resulting in better wallet share.
* **Monitored client portfolio** for credit and payment terms and ensured **100%** compliance.
* **Team** **Leader** **– ICICI** **Bank** **Limited**  *March 2014 to July 2018*

**Project: IGRS Automation and Process Re-engineering:**

* **Managed** a team of **10**, achieved **98%** processing time and a **97%** accuracy rate for trade transactions through consistent feedback and mentoring.
* **Steered** training sessions, resulting in **50%** reduction in remittance handling time, and improved customer satisfaction.
* **Redesigned business process for** the IGRS system, introducing a process map for remittances over $100,000, manual second-level monitoring, and a report of unmapped remittances. This decreased the risk for the bank by ensuring high-value remittances were monitored.
* **Developed** a system to automatically send triggers to registered email IDs, reducing TAT for handling remittances by over 50% and improving internal efficiency.
* **Customer Service Manager– ICICI Bank Limited** *May 2012 to March 2014*

**Project: Decentralization of EEFC Conversion**

• Consistently achieved high customer satisfaction ratings, resulting in a **96%** **customer retention rate**.

• Managed multiple functional roles including Trade Finance Operations, General Banking and Cash Operations, and Client

Relationship management.

• **Collaborated** with cross-functional teams to handle corporate clients' Account Opening and KYC, Inland, Import, Bank

Guarantee, Remittances, and Exports, processing an average of **45 transactions per day**.

• **Analyzed** the as-is and to-be process flows for Foreign Currency conversion and reduced processing time from **4 hours to 15 minutes.**

# Applications worked on:

* Jira & Confluence
* SWIFT -SMSA and SFMS – MT and MX modules
* Payment Sanction Screening AML Tools - AMLOCK
* Foreign Payments application -iGRS
* Core Banking System - Finacle 7x and 10x
* Loan Origination System (LOS)
* Lead Management System (LMS)
* Forex conversion -FX online, Murex
* Trade Services -NTS (New Trade System), Omniflow, Tradefactory
* MS Office Suite

# Achievements

* Awarded “**Digital Icon Award**” from Leadership for migrating clients to Online platforms in January 2019.
* Served as South Zone coordinator for UAT and Deployment of Omniflow, NTS, and Finacle.10 applications.
* Received the “**Hawk-Eye Award**” for identifying transactions that violated AML/ Compliance guidelines in April 2018.
* Awarded “**Best Service Manager”** for the year among **600+ contenders**

# Education and Certifications

* Certified PSM I (Professional Scrum Master) and PSPO I (Professional Scrum Product Owner).
* MSc Banking and International Finance – 2022 from the University of Leicester, UK.
* MBA in Banking (Trade Finance) from Manipal University, India.
* PG Diploma in Banking (Trade Finance) from ICICI Manipal Academy, India.
* Bachelors in Pharmacy from G. Pulla Reddy College of Pharmacy, Osmania University, India.