Keerthana Muthusami Shanthi

BUSINESS ANALYST — Process Mapping, Financial Analysis & Root Cause Analysis

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SKILLS

- **Business Analysis**: Sprint Planning, Backlog Grooming, Retrospectives, Jira, Requirements Documentation.
- **Process Modeling**: Process Mapping, Miro, Bizagi Modeller, SAP (FI, MM, SD, PP), ServiceNow Platform.
- **Financial Analysis**: Credit Scoring, Credit Risk, Loan Structuring, P&L and Balance Sheet Interpretation.
- **Root Cause Tools**: Fishbone Diagram, 5 Whys Technique, Reporting Insights, Structured Issue Traceability.
- **Data Tools**: Power BI Basics, Excel Modeling, Ratio Analysis, CRM Systems, Project Tracking Dashboards.

WORK EXPERIENCE

Credit Analyst (Manager)   May 2021 – November 2023
ICICI Bank Ltd.   *India*

- Structured credit proposals up to INR 20M by analyzing financials, repayment history, and sector benchmarks, cutting escalation volume by 35% and streamlining mid-tier decision-making within defined authority limits.
- Coordinated with compliance, legal, and treasury functions to close a INR 100M transaction by aligning documentation and statutory checks, generating 18% YoY revenue uplift from structured commercial lending activities.
- Instituted warning systems by integrating delinquency indicators, payment trends, and borrower-specific triggers, reducing non-performing asset rates by 20% across SME and business banking portfolios under observation.
- Verified loan covenants, security structures, and disbursement terms through checklist-driven reviews, ensuring 100% alignment with credit policies and eliminating structural gaps across disbursed commercial loan packages.
- Redesigned credit appraisal workflows by eliminating redundant checkpoints, digitizing approval sheets, and enforcing SLA-based routing, resulting in a 25% reduction in overall turnaround time on high-value proposals.
- Mentored four analysts by delivering structured training modules on credit scoring, memo drafting, and policy interpretation, enabling 100% onboarding compliance within 90 days and seamless integration into review cycles.

Relationship Manager (Deputy Manager)   May 2019 – May 2021
ICICI Bank Ltd.   *India*

- Managed a INR 1B credit portfolio by tracking account utilization, overdue exposure, and renewal cycles, maintaining strong asset quality metrics and minimizing default risk through continuous account-level surveillance.
- Expanded business banking base and SME by acquiring high-yield clients and optimizing engagement plans, delivering 20% YoY growth through term loan penetration, collateral-based financing, and transaction limits.
- Engineered working capital lines, project finance models, and term loans up to INR 200M by aligning disbursement schedules with operating cash flows, increasing draw down efficiency across different customer accounts.
- Identified cross-product bundling opportunities by mapping client cash cycles and credit usage behavior, increasing average product penetration by 15% across current account, Forex, and trade finance instruments.
- Negotiated large-ticket financial transactions by validating project viability, repayment ability, and sectoral leverage norms, increasing average sanctioned ticket size by 25% and improving yield across assigned accounts.
- Processed trade finance operations including BGs, LC discounting, and pre/post-shipment credit by adhering to UCP norms and sanction covenants, optimizing liquidity outcomes for clients while ensuring 100% compliance.

PROJECTS

Eco2Bureau – Competitor & GAP Analysis   Project Head
SWOT, Shopify B2B, Zoho CRM

- Conducted GAP analysis using SMART, Fishbone diagrams, and ROI models, identifying seven process inefficiencies affecting logistics, digital procurement, and operational scalability across core client functions nationwide.
- Formulated an expansion blueprint leveraging Shopify B2B setup, Zoho CRM integration, and 3PL linkages, projecting 30% sales growth and 155% ROI through geo-targeted scaling and inventory streamlining strategies.
- Defined project scope and KPIs by codifying a stakeholder-based SOW agreement and performance dashboard tracking CAC, CRR, AOV, NPS, and lead time, enabling transparent execution with real-time outcome visibility.

Financial Case Studies – RBC, Nipissing Bank, Vancity
NPV, Payback, Ratio Analysis

- Assessed commercial loan scenarios using payback periods, ROI thresholds, and NPV models to simulate lending outcomes, enabling optimal risk-adjusted returns in 3 Canadian financial institutions based on modeled decisions.
- Computed credit risk using liquidity benchmarks, leverage and coverage ratios, prioritizing capital distribution across 5+ portfolios aligned with risk appetites and macroeconomic exposure in evaluated banking portfolios.
- Prioritized funding opportunities via stakeholder-weighted matrices and financial indicators, ensuring allocation in 10+ funding proposals with institutional strategy, regulatory buffer requirements, and credit policy viability.

Process RCA – SME Lending Workflow Optimization
Fishbone Analysis, Agile Retrospective

- Diagnosed documentation inefficiencies using RCA & retrospective sessions across loan processing, revealing delays in notarization, policy mapping, and disbursal sequencing causing 30% avg slowdown across client journeys.
- Revised credit documentation SOPs using stage-gated process control, resulting in 30% reduction in turnaround time by eliminating multi-level redundant review loops and parallelizing data entry and compliance verification.
- Facilitated corrective action plans by coordinating multi-department reviews and streamlining knowledge transfer between underwriting and operations, boosting regulatory compliance alignment by 18% across internal audits.

SAP S/4HANA Fiori – Global Bike Case Study
FI, MM, SD, PP Modules, Fiori Apps

- Generated over 20 master records including vendor codes, material SKUs, and customer IDs, configuring base transactional structures across FI, MM, SD, and PP modules to enable cross-functional ERP process integration.
- Executed procure-to-pay and order-to-cash life cycles via Fiori UI, ensuring end-to-end document traceability and operational compliance across 25+ transactions for inbound inventory, customer dispatch, and invoice posting.
- Documented complete ERP workflows of G/L mappings and stock movement logs, demonstrating transaction-level fluency across 30+ SAP S/4HANA interfaces and standard audit expectations in enterprise operations.

EDUCATION

Graduate in Business Analysis and Process Management	**September 2024 – April 2025**
Sheridan College, Ontario	
Graduate in Financial Planning Service	**January 2024 – August 2024**
Conestoga College, Ontario	
Master of Business Administration	**August 2017 – April 2019**
PSG Institute of Management, India	

CERTIFICATIONS

- **Certified Scrum Master, Certified Product Owner** – Scrum Alliance
- **Agile Business Analysis, Project Management Foundations** – LinkedIn Learning
- **Project Management Foundations: Requirements** – LinkedIn Learning
- **Lean Six Sigma Foundations, Simplifying Business Process** – LinkedIn Learning
- **Process Improvement Foundation, Solving Business Problems** – LinkedIn Learning