

TRUPTI ABANI

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SUMMARY

I am a results-driven professional with extensive expertise in credit analysis, evaluating financial statements, managing risk, and performing business analysis. I have a solid history of making well-informed credit decisions by reviewing financial data and evaluating risk elements while complying with regulatory requirements. I successfully balance risk exposure with business goals to determine creditworthiness and uphold high service standards. I possess SQL experience, enabling me to efficiently extract and analyze data to aid decision-making processes. Furthermore, I am knowledgeable in Agile methodologies such as SCRUM and KANBAN, which have improved my ability to work collaboratively in cross-functional teams and manage projects effectively. My strong planning, organizational, and problem-solving abilities allow me to boost operational efficiency. My key areas of expertise include Business Case Design, Credit Analysis, Financial Statement Evaluation, Risk Management, Loss Prevention, and Business Analysis. I am dedicated to fostering business growth by reducing credit risk and facilitating customer success through effective decision-making in dynamic settings.

Knowledge, Skills & Attributes

- Lean practitioner, client management, team management and process re-engineering
- Excellent inter-personal and communication skills, SQL, Agile technologies like Scrum, Kanban etc
- Strong Analytical and problem-solving abilities, facilitation, team player, negotiation skills, strategic planning, governance, leadership and strong proficiency in MS Office
- Solid knowledge of lending guidelines and policies, residential underwriting & auditing
- Proficient in financial analysis, risk assessment and risk management
- Ability to work independently and manage time effectively

Key Achievements

- Improved client satisfaction scores by 30% by providing clear and concise communication throughout the underwriting process
- Played a key role in the successful implementation of a new underwriting software system, reducing processing times by 30%
- Developed and refined credit risk models that improved default prediction accuracy by 15%, significantly enhancing the bank's ability to mitigate potential losses from high-risk loans.
- Conducted comprehensive stress testing scenarios that influenced the bank's strategic decision-making, leading to a 10% reduction in risk-weighted assets and bolstering financial resilience.
- Developed, implemented, and managed the credit risk and underwriting system for onboarding projects

Experience

Manager, Firstsource Ltd, India + USA + Europe

2022 – 2024

- Improved the Quality of the Commercial Banking process by 80%
- Created and maintained the Common minimum standards for the US mortgage process
- Successful implementation of Quality control methods (5 Whys, RCA, Audit reports)
- The positive impact was on commercial banking, finance, mortgage, and healthcare industries
- Created and managed Risk Registers, Risk Analysis, and Contractual obligations reviews
- Shared responsibilities for RCSA audits, Business Continuity plans

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Team Manager, Cognizant, India + USA 2019 – 2022

- Effectively managed the business to increase the volume processed and reduce SLA
- Directly Managed a Team of 30+ Loan Processors in the US
- Directly Managed a Team of 45 + Underwriters in INDIA
- Fastest growing team achieving Quality & volume targets
- Also worked as Business Analyst with Client to provide software updates
- Worked with the Risk Management team for RCSA audits and BCM plans

Assistant Manager, Quattro, India 2016 – 2018

- Spearheaded the underwriting nuances to improve the quality score from 55% to 89%
- Quality Assurance Manager for Underwriting, Loan Processing & Servicing
- Set up an internal Quality Team & training resulting in an improvement of 75%

Team Lead, Ocwen, India 2014 – 2015

- Managed a team size of 25 people for 3 different processes
- Validating Process Issues and follow-up to closure
- Preparing QA Standard Operating Procedure
- Preparing QA Check List and Guidelines

Team Lead, Tata Consultancy Services, India 2007 – 2014

- Preparing daily, weekly, and monthly reports for client reviews
- Team calibration and on-the-job training for new hires
- Supported RCSA Audits and developed Quality improvement training methods

Team Leader, Hutchison Whampoa Co Ltd., India 2005 – 2007

- Awarded the Best C-Sat scores for the year
- Provided On the Job training and floor support for new hires
- Handled inbound calls from Customers for technical support, billing and general queries.

Associate, Shoppers Stop, Mumbai, India 2003 – 2005

- Customer care executive for in-house sales
- Handled customer complaints and managed Sales Targets
- Performed monthly Stock-taking and re-stocking activity and placed orders for new stocks

Education

Bachelor of Commerce 2003
Mumbai University, India

Professional Development (or Additional Training)

Higher Diploma Software Engineering
Aptech Computer Education, India 2003

Certifications:

Lean Six Sigma Foundations
Lean Inventory Management
Harnessing the Power of Data Science for Business Growth
Understanding Information Architecture

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