Dikshant Sarkar
Assistant Manager

Detail-oriented banking business analyst with 5 years' expertise in financial data analysis, process optimization, and regulatory compliance. Proficient in advanced analytics tools for strategic decision-making and operational efficiency.

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WORK EXPERIENCE

Assistant Manager
Canara Bank

07/2019 - Present,   *Delhi, India*
A leading Indian public sector bank with a strong nationwide presence and a legacy of trust since 1906.

Achievements/Tasks

- Led credit underwriting processes for retail and MSME proposals, **reducing turnaround time by 20%** and **improving loan approval rates by 15%**.
- Collaborated with cross-functional teams to ensure compliance with regulatory requirements, **achieving a 95% audit success rate** in credit underwriting operations.
- Led the smooth transfer of loan operations from the Core Banking System to the Loan Application System, **cutting processing time by 30%** and improving customer experience.
- Enhanced the Government Social Security Scheme (GSSS) package, leading to a **15% increase in scheme management efficiency** and **improved regulatory compliance.**
- Directed the strategic upgrade of the Candi Mobile Banking app to the Canara A1 Mobile App, **increasing user engagement by 40%** and positioning Canara Bank as a leader in digital banking solutions.
- Played a key role in enhancing the bank inspection package "DARPAN," resulting in a **25% improvement in inspection workflow** efficiency and real-time monitoring capabilities.
- **Flexcube Customization and Implementation:** Led customization for Retail Deposits and Payments, increasing operational efficiency by **20%**
- Utilized **data analytics and performance metrics** to monitor product performance and to identify area for optimization, resulting in a **15% increase** in transaction processing efficiency.
- Facilitated seamless project execution by identifying stakeholders and creating **RACI matrices**, ensuring project clarity and accountability.
- Conducted **UAT sessions** with stakeholders, obtaining a **98% sign off rate**, and ensuring successful project implementation.

Software Engineer
Tech Mahindra

11/2015 - 05/2016,   *Hyderabad, India*
A Fortune 500 company pioneering digital transformation solutions across global industries.

Achievements/Tasks

- Started at the company in an entry-level role, offering tier 1 and tier 2 support for **application development**, with a specific emphasis on Java development programs.
- Helped design and implement **Oracle PL/SQL queries** to meet specific coding requirements.
- Took part in a **Full Stack Development Program** to expand skills and learn about different areas of development.

EDUCATION

Post Graduate Diploma in Banking & Finance
NITTE University
2018 - 2019,
8.68/10.00

B.Tech Mechanical Engineering
KIIT University
2011 - 2015,
8.12/10.00

CERTIFICATES

JAIIB, Indian Institute of Banking and Finance (10/2021 - Present)

Certificate course on MSME, IIBF (11/2021 - Present)

Anti-Money Laundering & Know Your Customer, IIBF (04/2024 - Present)

Certificate course in Foreign Exchange, IIBF (02/2024 - Present)

Certificate in Risk in Financial Services, IIBF (05/2024 - Present)

Statistics for Business Analytics, Learnbay (05/2024 - Present)

Business Analysis Fundamentals - ECBA, CCBA, CBAP endorsed by Udemy (06/2024 - Present)

SKILLS

- Core Banking Solution
- Platform Modernisation
- Agile Methodology
- SQL
- Stakeholder Management
- Critical Thinking
- Process Improvement
- People Management
- Requirement Gathering
- MS Office
- JIRA