**Chandni Bhandari** Business Analyst

# CONTACT DETAILS

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**CORE COMPETENCY**

* Business Analyst Planning & monitoring
* Elicitation & Collaboration
* Requirement Life Cycle Management
* Strategy Analysis
* Requirements Gathering
* Requirements Analysis & Design Definition
* Solution Evaluation

**TECHNICAL SKILLS**

* Operating systems: Windows 7 & 10
* Design tools: MS Visio
* Prototyping: Balsamiq & Axure
* Utility: MS Office Suite
* Languages: UML
* SDLC models: Waterfall & Agile scrum
* Agile tools: Jira
* Database: SQL
* Documentation tools: MS Office Suite

**SOFT SKILLS**

* Cohesive team worker
* Self-motivated person
* Active listener
* Have good Presentation skills

**CAREER OBJECTIVE**

A dedicated and hard-working business analyst willing to redefine the career trajectory from banking into a new domain to help the company grow to new heights and to gain expertise in Business Analysis. Have overall experience of 11 years, of which, a Business Analyst for **2.9 years.**

# PROFILE SUMMARY

* **Business Analyst** for two main **banking** applications. Skilled in **SDLC models.**
* Proficient in **Waterfall** model: **Requirements Gathering** through various **Elicitation techniques** like **Brainstorming**, **JAD**, **Focus Groups**, **Interviews**, **Documentation**, **Prototyping**.
* Experienced in translating **BRD** into **FRD** and requirements tracking through

**RTM**. Well-versed with **UAT** & handling **change requests**.

* Expert in **Agile scrum:** Creation of **user stories, sprint** and **product backlogs,** conducted various **sprint meetings, sprint** and **product burndown charts,** ensured **DOR** and **DOD** checklist.
* Experienced in handling **Loan Underwriting**, **Credit Analysis**, **Risk Assessment** and compliance with regulatory standards (**FNMA**).

# WORK EXPERIENCE

* Tata Consultancy Services || May 22 – Present || Business Lead
* Better.com (BMTG Advisors India Pvt. Ltd.) || May 2021 – Mar 2022 || SME
* ICICI Bank Ltd || Mar 19 – Mar 21 || Credit Manager
* Quatrro Mortgage Services Pvt Ltd || Apr 18 – Mar 19 || Senior Analyst
* XL Dynamics Pvt Ltd || Jun 14 - Mar 18 || Financial Analyst
* Genpact India Pvt Ltd || Jun 13 – Feb 14 || Analyst

# PROJECTS WORKED

## Project 1: Loan Origination System (LOS) implementation

**Duration:** 1.5 years

## Project Summary:

* + Created **User Stories** in **Product Backlog** using **JIRA**. Conducted **Sprint Planning Meeting** to define the work for the upcoming **sprint** and get **story points** & **Acceptance Criteria** to ensure **Definition of Ready.**
  + Conducted **Daily Scrum** meetings to know the progress of work on a day-to- day basis.
  + Updated **Stakeholders** about the progress of the work through **sprint** and

## product burndown charts.

* + Assisted in **development** and **testing** & ensured **Definition Of Done.**
  + Conducted **sprint review** and **retrospective meetings** at the end of each **sprint** to know if everything is going well and if there are any obstacles faced in the sprint.
  + Initiated **change requests,** after project is Live, by conducting **feasibility study** & thereby collaborating with USAA IT team through various escalation portals.
  + Profound understanding of customers’ needs and providing the required banking services.
  + Suggested the right banking products suitable to the customers thereby protecting the interests of the customers.

# CERTIFICATIONS

* Certified Business Analyst, IIBA [EEP]
* Credit Skills for Bankers, Moody’s

# EDUCATION

# PGDFM || NMIMS || 2018 || 62.79%

# Accounting Technician (CA Inter) || ICAI || 2010 || 50%

# B. Com. || Barkatullah University || 2010 || 62.88%Project 2: Mortgage Process Automation

## Duration: 10 months

**Project Summary:**

* Actively conducted **SWOT analysis** for USAA to know the bank’s strengths, the opportunities in the market, where the bank is lagging & to stay ahead of recent market trends.
* Used **Gap Analysis** to upgrade **Mortgage Process application** from current state to the desired future state**.**
* **Gathered requirements** using **elicitation techniques** like **Documentation & Interviews**. Involved in **Prototyping** of screens to make the software highly user-friendly while lodging complaints.
* Created and maintained **BRD, FRD** & **SRS** with **UML** & **Activity diagrams** and assisted the development team in understanding **Use Case Specifications**.
* The stage wise requirements tracking is done through **RTM.**
* Assisted in the **testing** by preparing **Test Case Scenarios** and ensured the

**UAT** is successful.

* Integrated automation tools with existing systems like Loan Origination Systems (LOS), CRM, credit bureaus, and e-signature platforms.
* Ensuring automated processes adhere to **regulatory standards** (FNMA).