Chandni Bhandari

Business Analyst

📞 Contact

📞 +91-90048 78388

@ chandni_bhandari@yahoo.com

in LinkedIn

🎓 Education

PGDFM || NMIMS || 2018

📇 Certificates

- Certified Business Analyst, IIBA [EEP]
- Credit Skills for Bankers, Moody's

🧩 Technical Skills

- Modelling tools: MS Visio & Draw.io
- Prototyping & Wire frames tools: Balsamiq & Axure
- Documentation tools: MS Office Suite
- Project Management tool: Jira
- Database: SQL
- Repirting tools: Power BI & Tableau

🧩 Soft Skills

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

🌐 Languages

- English
- Hindi

🔍 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 **4.3 years**.*

📰 Profile Summary

- *In depth knowledge of **SDLC** in various phases (Waterfall & Agile).*
- *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**).*

🧩 Core Competencies

- *Business Analysis Planning and Monitoring*
- *Elicitation and Collaboration*
- *Requirement Life Cycle Management*
- *Requirement analysis and Design definition*
- *Strategy analysis*
- *Solution evaluation*
- *Stakeholder management*
- *Project management*

💼 Experience

- *Tata Consultancy Services || May 2022 – Present || Business Lead*
- *Better.com (BMTG Advisors India Pvt. Ltd.) || May 2021 – Mar 2022 || SME*
- *ICICI Bank Ltd || Mar 2019 – Mar 2021 || Credit Manager*
- *Quatrro Mortgage Services Pvt Ltd || Apr 2018 – Mar 2019 || Senior Analyst*
- *XL Dynamics Pvt Ltd || Jun 2014 - Mar 2018 || Financial Analyst*
- *Genpact India Pvt Ltd || Jun 2013 – Feb 2014 || Analyst*

📖 Projects worked

Tata Consultancy Services

Role: Business Analyst

Project: Mortgage Process Automation (Agile Methodology)

Project description:
The project was to automate and streamline loan origination, underwriting and approval process to reduce manual efforts and processing time. The project was developed using **Agile Methodology** and the project followed iterative **sprints**, incorporating user feedback for continuous improvement esuring automated processes adhere to **regulatory standards** (FNMA).

Responsibilities:
- Collaborate with the **product owner** and business analysts to analyse and refine **user stories** or requirements.
- Validate that user stories accurately reflect **business needs** and are feasible from a technical and domain perspective.
- Participate in **grooming sessions** to refine user stories and **acceptance criteria**.
- Clarify doubts, provide additional context, and assist in breaking down larger stories into smaller, **manageable tasks**.
- Work closely with the product owner and the team to define clear and **testable acceptance criteria** for user stories.
- Ensure that acceptance criteria align with **business goals** and are achievable.
- Share **domain knowledge** with team members to enhance their understanding of the project's context.
- Work closely with developers to answer questions, resolve issues, and provide guidance during the implementation of user stories.
- Assist in the development of **test cases** and **scenarios** based on domain knowledge.
- Collaborate with the testing team to ensure that test cases cover all relevant aspects of the system.
- Provide feedback during **sprint reviews** and **retrospectives** to help the team improve its processes.
- Identify potential risks or challenges related to the domain and work with the team to develop **mitigation strategies**.
- Proactively address issues that may arise due to gaps in domain understanding.

Better.com (BMTG Advisors India Pvt. Ltd.)

Role: Business Analyst

Project: Digital Banking Transformation (Agile Methodology)

Project description:
The project was developed for enhancing customer experience by modernising banking services through mobile and web platforms. Using Agile Methodology, the project was developed in iterative sprints, ensuring continuous innovation and user-centric improvements.

Responsibilities:
- Led **requirements gathering** for the implementation of a new digital banking platform, enhancing customer experience and operational efficiency.
- Refined and validated various user stories and acceptance criteria as per the business needs.
- Worked along with developers to design test cases.
- Assisted in **UAT** (User Acceptance Testing), ensuring system functionality aligned with business needs before deployment.
- Delivered insights through **dashboards and reports**, improving customer engagement by 20% and reducing service request turnaround time by 15%.
- Created training modules and successfully conducted training sessions.

📖 Projects worked

ICICI Bank

Role: Business Analyst

Project: Loan Origination System (LOS) implementation (Waterfall Methodology)

Project description:
The project focused on automating and streamlining the end to end loan processing life cycle from application to disbursement. Developed using Waterfall Methodology, the project followed a structured approach with distinct phases.

Responsibilities:

- Conducted **Enterprise Analysis** and under the assistance of a senior BA in creating a Business Case Document, conducted **Stakeholder Analysis** and prepared **RACI Matrix**.
- Gathered requirements from business heads using **Elicitation Techniques** and created a **Business Requirements Document (BRD)**.
- Translated BRD into **Functional Requirements Document (FRD)**, collaborated with the technical team, and prepared **SRS Document**.
- Created **UML diagrams** and **wireframes** to visually represent requirements using **MS Visio, Balsamiq, and Axure**.
- Created and maintained **RTM** throughout the project.
- Assisted in Testing Team by preparing **Test Case Scenarios** and ensured the **UAT** was successful.