

**Name: VISHAL INGALE**

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**Core competences: -**

- 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

**Technical skills**

- Documentation Tools: MS Suite.
- Prototyping & Wire frames Tools: Axure & Balsamiq
- Modeling Tools: MS Visio, Draw.io.
- Database: SQL
- Project Management tool: - JIRA
- Reporting Tools: Power BI, & Tableau.

**Domain knowledge: -**

Finacle.

CRM.

**Education: -**

MBA (Operations & Marketing)

**Certificates: -**

Certified IT – Business Analyst IIBA [EEP]

Certified Lean Six Sigma Green Belt

**Career object: -**

Strategic and results-driven Business Analyst with 4 years of experience in SME Banking, specializing in aligning business objectives with technology solutions to enhance efficiency and achieve strategic goals. Proficient in Waterfall and Agile methodologies with expertise in requirement gathering, BRD, FRD and SRS documentation, backlog management, and compliance adherence. Skilled in creating user stories, and acceptance criteria, and managing sprint and product backlogs while ensuring successful project execution through collaboration with cross- functional teams and stakeholders. Hands-on experience with tools like Jira, Omni Docs, CRM, Finacle, Oracle Flexcube, and Sign desk, with a proven ability to deliver end-to-end solutions and drive business value. Certified in Agile Scrum.

**Profile summary: -**

- In-depth knowledge of SDLC in various phases (i.e waterfall & agile)
- Proficient in **Waterfall Model**: Gathered requirements using **Elicitation Techniques** and prepared **BRD, FRD, SRS** prepared **RACI Matrix**, created **UML Diagrams** and **Prototypes** and requirements tracking through **RTM** well versed with **UAT** handling **Change Request**.
- Expert in **Agile Scrum**: Creation of **user stories** and Added **Acceptance Criteria, BV & CP, Sprint & Product Backlogs** conducted various **Sprint Meetings; Sprint & Product Burndown charts** ensured **DOR** and **DOD** checklist.
- Seasoned **Banker** with expertise into Lending, **KYC, Compliance, transaction processing and relationship management**.
- Providing comprehensive banking and financial advisory service to retail and corporate customers, ensuring tailored solutions to meet their needs.
- Exploring **business potential** from existing accounts for achieving profitability and **sales growth**.
- **Acquisition of New to Bank** Business Banking and Commercial customers to achieve targets across all product mix.

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**Work Experience**

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**Yes Bank Ltd**

*|Duration: Jun 2024 – Present*

**Designation:** Senior Manager

**Project Name:** Developed a Digital Current Account Opening System |Agile|

**Project description:** I spearheaded the development and implementation of a Digital Current Account Opening System.

**Role:** SME

## Responsibilities

- Provide deep **domain knowledge** and expertise related to the project's subject matter.
- Assist in clarifying **requirements** and ensuring a shared understanding of the domain among team members.
- Collaborate with the **product owner** and business analysts to **analyze** and refine **user stories** or requirements.
- Validate that **user stories** accurately reflect **business needs** and are feasible from a technical and domain perspective.
- Clarify doubts, provide additional context, and assist in breaking down larger stories into smaller, **manageable tasks**.
- Shared **domain knowledge** with team members to enhance their understanding of the project's context.
- Collaborate with the testing team and Assist in the development of **test cases** and **scenarios** based on domain knowledge.
- Provide feedback during **sprint reviews** and **retrospectives** to help the team improve its processes.
- Proactively address issues that may arise due to gaps in **domain understanding**.

**HDFC Bank Ltd**

*|Duration: Aug 2023 – Jun 2024*

**Designation:** Manager

**Project Name:** Developed a Data Tracking, Data Management and Data Analysis software i.e. Portfolio Management System (PMS) |Agile|

**Project description:** As a Software Business Analyst in the banking sector, I led the development and implementation of a comprehensive Portfolio Management System (PMS) project to improve records availability and accessibility of information, collateral and documents.

**Role:** Business Analyst

## Responsibilities

- Collaborated with **stakeholders** to identify and document **business needs**, ensuring the CRM system addressed critical functions such as customer data consolidation, transaction monitoring, and reporting.
- Created **user stories** with appropriate acceptance criteria with the assistance of the Product Owner. Added user stories into product backlog using the **JIRA** tool.
- Prioritized and validated the requirements using **Moscow** and **FURPS** technique, added **user stories** to **sprint backlog** based on prioritization order.
- Collaborated with Product Owner and Scrum Master for **BV** and **CP**. and assisted the Product Owner for the creation of **DOR** and **DOD** checklist.
- Participated in product planning and **UAT** to successfully deliver each sprint component.
- Managed the complete loan processing lifecycle, encompassing documentation for login, sanction, and disbursement, while ensuring compliance and timely completion of each case.

**Kotak Mahindra Bank Ltd**

*|Duration: Feb 2021 - Aug 2023*

**Designation:** Manager

**Project Name:** Developed a Data Tracking, Data Management and Data Analysis software i.e. CRM |Agile|

**Project description:** CRM is a cloud-based customer relationship management (CRM) solution that helps businesses manage customer related processes, from lead capture to post sales.

**Role:** Business Analyst

**Responsibilities:**

- Collaborated with stakeholders to identify and document business needs, ensuring the CRM system addressed critical functions such as customer data consolidation, transaction monitoring and reporting.
- Created user stories with appropriate acceptance criteria with the assistance of the Product Owner. Added user stories into product backlog using the JIRA tool.
- Prioritized and validated the requirements using Moscow and FURPS technique, added user stories to sprint backlog based on prioritization order.
- Collaborated with Product Owner and Scrum Master for BV and CP. and assisted the Product Owner for the creation of DOR and DOD checklist.
- Generated Sprint, Product Burn down/Burn up charts to track the project progress. Participated in product planning and UAT to successfully deliver each sprint component
- Managed the complete loan processing lifecycle, encompassing documentation for login, sanction and disbursement, while ensuring compliance and timely completion of each case.

**ICICI Bank Ltd |Duration: May 2019 - Nov 2020**

**Designation:** Deputy Manager

**Project Name:** Product Enhancement for Net Banking platform. |Waterfall|

**Project description:** I led the enhancement of the bank's Net Banking Platform to introduce new product called as Insta OD. Insta OD is pre-approved overdraft facility designed for sales officers to their existing portfolio clients for loan upto 15 lakhs. It is added under Offers in the Net Banking system and client can avail the loan from login to disbursement within 15 minutes. It was a successful project and 88% of Pan India clients availed the Insta OD offer.

**Role:** Business Analyst

**Responsibilities:**

- Facilitated clear communication between all stakeholders to ensure smooth and workflow and timely project completion. Also addressed issues or changes promptly and ensuring the project stayed on track.
- 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.
- Managed the complete loan processing lifecycle, encompassing documentation for login, sanction and disbursement, while ensuring compliance and timely completion of each case.