RAVI CHHABRIYA
BUSINESS ANALYST

CONTACT

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CORE COMPETENCIES

- Business Analysis Planning & Monitoring
- Elicitation & Collaboration
- Requirement life cycle management
- Requirement Analysis, Design Definition
- Strategy Analysis & Solution Evaluation
- Data Analysis and Data Visualization
- Agile Methodology
- SDLC
- Risk Analysis and Management
- Gap Analysis
- Expertise in writing BRD, FRD & SRS.
- Experienced in Conducting Project Meetings, Reviews, Walkthrough & Client Interviews.

TECHNICAL SKILLS

- Documentation Tools: MS Suite.
- Prototyping Tools: Azure, Balsamic and Draw.io
- Modelling Tools: MS Visio.
- Database: SQL
- Project Management tool: JIRA
- Reporting Tools: MS- Excel.

DOMAIN KNOWLEDGE

Retail and Personal Banking

CERTIFICATIONS

Certified IT Business Analyst IIBA(EEP)

EDUCATION

PGP in Marketing from MIT College of Management, Pune

LANGUAGES

- English
- Hindi
- Marathi
- Sindhi

CAREER OBJECTIVE

Results-driven Business Analyst with 6+ years of experience in process analysis, requirements gathering, and project delivery across SDLC phases in both Waterfall and Agile environments. Seeking opportunities to leverage my 10+ years of professional experience in data-driven analysis, stakeholder collaboration, and process optimization to drive strategic business solutions and support organizational growth.

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 intoFRD 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 andDOD checklist.

WORK EXPERIENCE

Standard Chartered Bank 2017 - PRESENT
Business Analyst

- **SDLC Expertise:** Deep understanding of **SDLC** across **Waterfall** and **Agile** methodologies, ensuring successful end-to-end project delivery.
- **Waterfall Proficiency:** Managed **BRD, FRD, SRS** creation, **RACI Matrix**, **UML diagrams**, **prototypes,** and requirements tracking via **RTM**. Expert in **UAT** and change **request handling**.
- **Agile Scrum Mastery:** Developed **user stories**, **acceptance criteria**, managed **sprint & product backlogs**, and conducted **Agile ceremonies**. Ensured **DOR/DOD** adherence and tracked progress using **burn down charts**.
- **Risk Assessment & Analysis:** Applied strong **analytical** and **underwriting skills** for **risk assessment** and **portfolio optimization**.
- **Process Optimization Leadership:** Led a bank out of **PCA**, driving **15% growth** in advances through streamlined processes and innovative solutions.

Project 1: Real time On-boarding Application (RTOB)

Project Description: Implemented Core Banking Solutions for Standard Chartered Bank, streamlining banking operations and enhancing customer service.

Role: Business Analyst

Responsibilities:

- Leverage deep **domain knowledge** to provide **expert insights**, ensuring that all project deliverables align with the **subject matter** and **business objectives**, improving project success rates by **20%**.

- Collaborate with the **product owner** and **business analysts** to **analyse** and refine over **40 user stories** and requirements per sprint, ensuring **100% clarity** and **alignmen**t with business needs.

- Actively participate in **grooming sessions**, refining, and breaking down complex **user stories**, leading to a **15% reduction** in sprint cycle times and increased task completion efficiency.

- Regularly **clarify requirements**, providing context to team members and assisting in breaking down large tasks, reducing ambiguity and **improving team task** execution by **10%**.

- Work closely with the **product owner** and the team to define clear and **testable acceptance criteria** for all **user stories**, ensuring **95% alignment** with **business goals** and smooth handoff to QA.

- Share **domain expertise** with team members, conducting **knowledge transfer sessions** that enhance **team competency** by **30%**, improving overall project understanding and collaboration.

- Assist in developing and validating **test cases** and scenarios, resulting in a **90% test pass rate** during **QA cycles** and minimizing defects in production.

- Provide **structured feedback** during **sprint reviews** and **retrospectives**, driving a **10% improvement** in sprint performance through enhanced processes and optimized workflows.

- Deliver ongoing **post-implementation support**, addressing **85% of user inquiries** within **24 hours** and implementing system enhancements to improve performance and meet evolving **business needs**.

Project 2: Enhancement of Real time On-boarding Application (RTOB)

Project Description: Real-Time Onboarding (RTOB) Application was initially developed to streamline the customer account opening process and enable the issuance of Credit card. As part of the latest enhancement the application is being extended to allow life Insurance and General Insurance sales during account opening process.

Role: Business Analyst

Responsibilities:

- Led **Requirement Gathering** for enhancing **RTOB** with **Life & General Insurance Sales Integration**.

- Defined end-to-end Insurance **onboarding workflows**, ensuring seamless **integration** with **banking** and **insurance API's**.

- Collaborated with **Insurance partners** to integrate **premium calculation**, **policy issuance** and **payment processing**.

- Created **Business Requirement Documents (BRD)** & **Functional Requirement Documents (FRD)** and **user stories**.

- Worked with **UI/ UX Designer** to enhance the **agent-assisted sales dashboard**, improving **efficiency** by **25-30%**.

- Assisted in **UAT & System Validation**, ensuring **compliance** with **IRDA guidelines**.

- Provide **post-go-live support**, leading to a **40% increase** in **Cross-Selling opportunities** and a **20%** faster **account opening process**.

Project 3: CEMS Application

Project Description: Helped in designing and implementing a Software which will help the employees of the bank to track the lead.

Role: Business Analyst

Responsibilities:

- Conducted requirements **elicitation** using diverse techniques, ensuring **100% alignment** with **business needs** and **stakeholder expectations**.

- Developed detailed **user stories** with **acceptance criteria**, added them to the **product backlog** in **JIRA**, and ensured timely prioritization using **MoSCoW and FURPS**, driving a **20% improvement** in **sprint planning** efficiency.

- Partnered with the **Product Owner** and **Scrum Master** to define **BV, CP**, and assisted in creating **DOR** and **DOD checklists**, ensuring seamless **project execution and delivery**.

- Led efforts to **enhance user experience**, **security**, and **transaction efficiency**, improving overall **application performance** by **15%**.

- Conducted regular **audits** and **performance monitoring** of the **CEMS Application**, generating **actionable insights** and reports that **optimized the system** and increased **user satisfaction** by **25%**.

DEUTSCHE BANK AG
JULY 2013 - SEPT,2017

RM

Project Name: FinBridge Application

Project Description: FinBridge is a Banking outreach program designed to Bridge the gap between customer and financial services. The application facilities financial services inclusion by conduction potential customers with banking products through target marketing.

Role: Business Analyst

Responsibilities:

- Lead **Requirement gathering** and defined **user stories**, **BRD** and **process workflows** for **FinBridge**.

- Worked closely with **Banking sales teams** to understand **lead management** and outreach **automation needs**.

- Define **API Integration** requirements for connecting **FinBridge** with **core banking systems** and **KYC Services**.

- Collaborated with **UI/UX Designers** to create an intuitive **agent dashboard** for seamless **customer engagement**.

- Assisted in **Agile sprint planning**, backlog **grooming** and **sprint reviews** using **JIRA**.

- Coordinate with **QA Team** to validate **lead management**, **account opening** and **recommendation logic**.

- Conducted **User Acceptance Testing** (**UAT**) and **facilate systems** handover to **business teams**.

- Conducted Requirement **Elicitation sessions** with **bank executives, sales team,** and **IT Teams**.

- Documented **Business Requirement document** (**BRD**) and **Functional requirement Document** (**FRD**)

- Acted as a **bridge** between **Business users** and **Technical team**.

- Designed **workflows** for **Lead management**, **outreach automation** and **product recommendations**.

- Tracked **post deployment issues** and ensure a **Smooth Transaction** to **business team**.

- Provided **post-go-live support**, ensuring **30% increase** in **lead conversions** and **20% efficiency improvement**.