

Name: Viral Patel

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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: -

Post Graduate Diploma in Banking

Certificates: -

Certified IT – Business Analyst IIBA [EEP]

Career object: -

Analytical and detail-oriented Banker with 14 + years of experience into banking domain and a relevant experience of Software Business Analyst with 5+ years, seeking to leverage expertise in requirements gathering, process modeling, and data analysis. Adept at facilitating communication between technical and non-technical stakeholders to deliver software solutions that align with business objectives and enhance operational efficiency. Team Leader expert in driving acquisition and revenue growth from sales team.

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**, BCD, 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 **KYC, Compliance, transaction processing and relationship management**.
- Managing team in terms of **recruiting, training and motivating** the manpower and directing them to source business from open market.
- 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.

Work Experience

Kotak Mahindra Bank

/Duration: May 2021 – Present

Designation: Senior Manager

Project 1 - 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**.
- Share **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**.

Project 2 - Name: Developed a Data Tracking, Data Management and Data Analysis software i.e. CRM | Agile |

Project description: As a Software Business Analyst in the banking sector, I led the development and implementation of a comprehensive Customer Relationship Management (CRM – Sales Force) system designed to enhance data tracking, build and improve bank's customer relationships.

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.
- Managing team in terms of **recruiting training motivating** the manpower and directing them to source business from open market.
- **Acquisition of New to Bank** Business Banking and Commercial customers to achieve targets across all product mix.

Axis Bank Ltd

/Duration: Oct 2018 - May 2021

Designation: Manager

Project Name: Development and Implementation of a Video KYC-Based Digital Savings Account Opening System. | Agile |

Project description: Successfully spearheaded the development and implementation of a Video KYC-Based Savings Account Opening System and ensuring seamless compliance with all relevant regulatory standards.

Role: Business Analyst

Responsibilities

- **Implemented** a secure video-based Know Your Customer (KYC) process, enabling customers to open savings accounts **remotely** without visiting a branch.
- Conducted thorough **requirements gathering**, including user stories, **use cases**, and **process flows**, to define system functionalities and user experience.
- Act as **liaison** between cross-functional teams (development, testing, legal, compliance) to ensure adherence to **regulatory guidelines** (e.g., KYC/AML, RBI directives) and seamless system **integration**.
- Played a key role in the successful launch and ongoing maintenance of the system, providing **post-implementation support** and addressing any operational challenges.
- Performed **control testing** and validation to ensure the system met all **functional** and **performance criteria**.
- **Achieving** the budgeted **cross sell targets**, consistency and product penetration. Suggesting **higher return** products to our customer via investment in **Equities and Mutual fund**.
- Offering **Life Insurance and General Insurance products** to new and existing customers. **Sourcing of Demat accounts** for on boarding the client in share market.

ICICI Bank Ltd

/Duration: Oct 2010 - Oct 2018

Designation: Deputy Manager

Project Name: Feature Enhancement for Net Banking platform. |Waterfall|

Project description: I led the enhancement of the bank's Net Banking Platform to improve user experience, security, and functionality.

Role: Business Analyst

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.
- Amplifying existing relationships with Corporate & HNI clients through **cross-sell**.
- Offering quick response in term of **servicing** needs to mapped as well as non-mapped client.
- Augmenting **CTG ratio** by sourcing family and group relationship to the book.
- Handling the servicing and managing the requirements of **current account** customers so as to build a lasting relationship and **increasing their stickiness** with the bank.
- **On boarding** of new customer by activating them on **various transaction channels** to getting the account operational and deepening the relationship.
- Activating the eligible clients for **Foreign Trade** and **Inter Border** transaction.