Govardhan Mohan Shinde

-Business Analyst

❖ **CONTACT DETAILS:-**

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❖ Core Competencies :-

➢ 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: Balsamic & Azure
➢ 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

❖ CERTIFICATION
➢ Certified Business Analyst, IIBA [EEP]

❖ EDUCATION
➢ PG Diploma,Manipal,75.42% (2011-2012)
➢ B Com, Pune Univ., 65.30% (2009-2010)
➢ 12th,HSC, First Class, (2006-2007)
➢ 10th,SSC, second Class (2005-2006)

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 **6.9 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 burn down charts, ensured DOR and DOD checklist.
• Experienced in handling Sales, Marketing & Branch Operations - like Account Opening, taking Deposits, lending Loans, providing Locker facility, Customer Relationship Management and handling of all Customer Complaints.

WORK EXPERIENCE

❖ **HDFC BANK** (Sep 2023 to Aug 2024)

Designation: **Senior Manager (Branch Channel lead management)**

Role: *Business Analyst*

Project 1: Customer Connect CRM Transformation

Duration: 1 years

• 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 burn down 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 facedin the sprint.
• Initiated **change requests,** after project is Live, by conducting **feasibility study** & thereby collaborating with SBI 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.

❖ **IDFC FIRST Bank**   **(Oct 2019 to Sep 2023)**
   Designation: Territory Manager.
   Role: *Business Analyst*
   Project 1 :- SalesOne – Home Loan Application Login & Disbursement

➕ **Duration: 2 years**

- Conducted **SWOT analysis** to evaluate SalesOne's positioning, identifying improvement areas in customer journey for home loan processing.
- Performed **Gap Analysis** to enhance the existing SalesOne application and streamline disbursement workflows.
- **Gathered business requirements** through interviews, document analysis, and system study.
- Assisted in **prototyping user interfaces for login** and disbursement modules, ensuring improved UX for loan officers.
- Mapped stage-wise requirements using **RTM** to track progress and ensure coverage throughout the SDLC.
- Authored test cases and collaborated during **UAT to validate key** functionalities across loan login and disbursement lifecycle.
- Supported loan disbursement team in operational activities like KYC verification, compliance checks, and financial document validation.
- Resolved technical and user issues using **Root-Cause Analysis**, improving efficiency and customer turnaround time.
- Coordinated with cross-functional teams including sales, credit, legal, and IT to align business needs with system functionality.
- Maintained regulatory compliance and ensured data accuracy at every disbursement step.

- **Project 2 :- SalesOne – Home Loan Application Login & Disbursement**

➕ **Duration: 2 years**

- Collaborated with stakeholders and product owners in sprint planning, backlog grooming, and defining user stories for internet banking enhancements.
- Conducted AS-IS and TO-BE analysis to streamline existing modules such as fund transfer, bill payments, and account summary.
- Captured functional and non-functional requirements using elicitation techniques like workshops, document analysis, and stakeholder interviews.
- Prioritized product backlog and ensured detailed acceptance criteria were in place for each user story.
- Created wireframes and assisted in UI/UX design for responsive mobile and web interfaces aligned with customer behaviour.
- Supported QA team by preparing test case scenarios and ensuring smooth UAT by coordinating with business users.
- Conducted sprint reviews and retrospectives to gather feedback and improve product delivery cycle.

- Coordinated with development teams to clarify doubts during daily stand-ups and resolved blockers in a timely manner.
- Ensured compliance with regulatory requirements and provided post-release support to track real-time user issues and analytics for

  - ❖ **L T Housing Finance**   **(Jan 2018 to Sep 2019)**
    Designation: **Business Manager**
    Role: *Business Analyst*
    Project 2 :- **LTFS – Home Loan Application Login & Disbursement**

  - ➕ **Duration: 1.9 years**

- Actively collaborated with Product Manager to streamline the home loan lifecycle – from lead generation to disbursement – via the Sales One application.
- Participated in daily stand-ups, sprint planning, and backlog grooming meetings to support the delivery of prioritized features.
- Conducted requirement analysis and documented user stories for modules like customer onboarding, eligibility checks, KYC, and sanctioning workflow.
- Supported UI/UX team in wireframe validation for field usability, ensuring seamless experience for sales executives on mobile devices.
- Helped define acceptance criteria and ensured traceability through RTM for all functional flows and compliance points.
- Coordinated with QA teams during integration testing and assisted business users during UAT.
- Collected feedback from sales branches and helped in refining backlog items in alignment with user needs and business goals.
- Provided post-go-live support, resolving real-time issues and supporting the Product Manager in roadmap planning.
- Ensured data validation and MIS reporting modules were aligned with internal audit and NHB compliance norms.
- Supported product demos, documented enhancements, and tracked production bugs using JIRA and Confluence.

  - ❖ **Religare Finvest**   **(Sep 2014 to Jan 2018)**
    Designation: **Relationship Manager**
    Role: *Product Manager*

  - ➕ **Duration: 3.5 years**

- Led the end-to-end product lifecycle for Secured and Unsecured Business Loan products tailored for SMEs.
- Collaborated with cross-functional teams to design, launch, and scale lending solutions aligned with market demands.
- Conducted competitor analysis and customer feedback reviews to enhance product features and reduce turnaround time.
- Managed documentation, risk policy alignment, and digital workflows to streamline disbursal and approval processes.
- Monitored product performance metrics and implemented strategic improvements to boost loan portfolio quality.

❖ **Kotak Mahindra bank** **(Sep 2014 to Jan 2018)**
   Designation: **Relationship Manager**
   Role: **Product Manager**

   ⬩ **Duration: 1.5 years**

- Supported the Product Manager in developing and enhancing loan products to align with market needs and regulatory compliance.
- Coordinated with sales, credit, and tech teams to ensure smooth execution of product strategies across regions.
- Analyzed customer feedback and market data to suggest product refinements and improve user experience.
- Assisted in documentation, feature roadmap creation, and performance tracking for ongoing product initiatives.
- Ensured seamless communication between stakeholders to maintain project timelines and drive product growth.

❖ **ICICI bank** **(Sep 2014 to Jan 2018)**
   Designation: **Officer**
   Role: *Operations*

   ⬩ **Duration: 1.5 years**

- WORKING UNDER BANKING MANAGEMENT RECONCILIATION WHERE LOOKING MAPPING OF AGENCY CASH COLLECTION, DEALER
- FUNDING, INTERNET BANKING (CLICK TO PAY & CALL TO PAY)
- SPOOLING OF BANK STATEMENT FROM FINNACLE SYSTEM & INTERNAL OPEN ITEMS FROM BANK RECONCILIATION SYSTEM ON DAILY BASIS.
- CLEARING THE RECONCILIATION AND EXPLORING THE ERROR IN THE ACCOUNTS RELATED TO RECONCILIATION.
- ANALYSIS OF THOSE ENTRIES THAT NOT PASSED & ARE FORWARDED TO REPAYMENT TEAM