# Mohammad Imran

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# PROFESSIONAL SUMMARY

Practicing Business Analysis with good exposure of handling multiple IT projects in different domains. Excellent at stakeholder engagement, project delivery, people skills, acted as front face to interact with stakeholders regarding requirement gathering and conflict resolution. Adept at supporting financial partnership strategy, stakeholder engagement, business planning, and strategic growth initiatives. Proficient in SQL, Power BI, Excel, and Agile tools such as JIRA and Confluence.

# CORE QUALIFICATION

* Business Analyst having 3 years of experience delivering successful IT Project(s).
* Requirement Gathering, scope analysis, documentation and supporting the team in SDLC.
* Good exposure of handling BA tools such as Jira, Confluence, Trello, BizAgi Modeler, Star UML, Balsamiq, EdrawMax and Microsoft Office for Project documentation and Execution.
* Strong experience in preparing, reviewing and modifying documents like Business Requirement Documents (BRD), Test Case Scenario, User Manuals, PRD and many more.
* Created Wireframe to capture requirement and guided designing team (UI-UX) to ensure better user experience.
* Strong Interpersonal skills in stakeholder conflict resolution and negotiation to handle change request.
* Strong background of engaging with internal and external stakeholders, helping team understand and identifying requirements.

# KEY SKILLS

* **Elicitation techniques:** Story boarding, Interviews, Requirements Workshops, Focus Groups, Observation, Surveys
* **Requirements Analysis:** Requirements verification, validation, prioritization, change management, gap analysis, impact analysis
* **Requirements Modelling:** Flow charts, process models, use case diagram, data flow diagram, ERD, UI mock-ups, personas
* **Documentation techniques:** BRD, FRD, Data Dictionary, Use Case Specifications, User Stories, etc.
* **Interpersonal:** Stakeholder management, guiding the team of developers & testers, negotiation, conflict resolution
* **Communication:** Excellent written, verbal, non-verbal communication, and very good presentation skills

# TOOLS AND METHODOLOGY

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| BA Tools | MS Office, Advanced Excel, BizAgi Modeler (process modelling), Star UML, Balsamiq  Mockups3 (Rapid Wireframing), EdrawMax (flowcharts), Trello, Jira, Confluence, SQL etc. |
| Methodology | Agile (Scrum), Iterative waterfall, Waterfall |

**PROFESSIONAL EXPERIENCE**

**Project - Digitization of Home Loan Pre-Approval via Mobile App (Agile Project)**

# HDFC Bank as a Business Analyst September 2023 – September 2024.

* Created User Stories for all key functionalities such as PAN validation, CIBIL integration, and document upload using JIRA. Maintained the Product Backlog and defined Acceptance Criteria to ensure Definition of Ready (DoR).
* Participated in Sprint Planning Meetings and worked with the Product Owner and Dev Team to estimate story points and assign sprint goals.
* Used SQL and Excel for analyzing customer data and performance of financial partnerships.
* Facilitated Daily Stand-Ups and maintained Sprint Board to track progress and resolve impediments.
* Used Burndown Charts and Velocity Reports to update stakeholders on sprint progress and product roadmap milestones.
* Collaborated with UX designers to improve the User Interface for Loan Pre-Approval Flow and ensured regulatory.

**Project - Automation of Home Loan from Login to Disbursement Workflow (Waterfall Project)**

# 4B Broker Network Ltd as a Business Analyst May 2022 – July 2023.

* Gathered and documented business requirements from internal stakeholders (loan disbursement team, risk, legal) through interviews and workshops.
* Prepared comprehensive Business Requirement Document (BRD) and Functional Requirement Document (FRD) capturing all key stages of loan disbursement — sanction, legal verification, technical checks, and final disbursement.
* Collaborated with the IT vendor to define Scope of Work (SOW), prepared Use Case Diagrams, and ensured all requirements were traceable using a Requirement Traceability Matrix (RTM).
* Engaged with the different business stakeholders regarding requirement gathering for creating current state document, analyzing with the team and creating process flow diagram.
* Coordinated with system architects to design workflow automation for legal document verification, sanction condition checks, and disbursement triggers.
* Conducting review meeting for ensuring stakeholder satisfaction and timely delivery of solution
* Post-Go Live, handled escalations and assisted in preparing Change Request documents based on operational
* Developed dashboards using data visualization (Power BI, Tableau) and supported strategic presentations for senior leadership and investors.

# Brick Eagle Affordable Finance as Jr. Consultant (Operation) October 2021 – May 2022.

* Loan servicing managing ongoing loan accounts, including payment processing, interest rate adjustments, and

escrow account management.

* Risk assessment identifying and mitigating risks associated with loan portfolios.
* Quality Control and conducting regular checks to ensure compliance with internal policies and external regulations.
* Policy development assisting in creating and updating loan servicing policies and procedures.
* Training and support providing training to team members on loan processing systems and best practices.
* Data analytics of loan data to identify trends and improve operational efficiency.

# Bajaj Housing Development Finance as an Assistant Manager (Operation) August 2018 – December 2020.

* Reviewing and verifying loan applications for accuracy and compliance with company policies.
* Ensuring all necessary documents are completed, signed, and maintained accurately.
* Performing detailed audits of loan files and preparing reports.
* Customer Retention developing strategies to retain customers through excellent service and tailored loan solutions.
* Collaborating with loan officers, underwriters, and other departments to facilitate loan processing and closing.

**Certifications**

* Power BI for Business Analytics – Coursera.
* Advanced Excel for Financial Analysis – Udemy.
* SQL for Business Analysts – Simplilearn.
* Certified Business Analyst, IIBA [EEP].

# Education -

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| Qualification | Course | University/Board | Year | Marks |
| Post- Graduation | MBA (Fin) | Integral University Lucknow | 2016-18 | 76.98% |
| Graduation | B.Com (Fin) | Central University of Allahabad | 2011-14 | 62.58% |
| 12th | CBSE (Commerce) | Ewing Christian College | 2010-11 | 62.89% |