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| Ravi ChhabriyaBusiness analystDetailsPune, India+91 9890448411ravi.chhabriya@gmail.comCore CompetenciesBusiness Analysis planning and monitoringElicitation and Collaboration.Requirement life cycle managementRequirement analysis and design definitionStrategy analysisSolution EvaluationData Analysis and Data VisualizationAgile MethodologySDLCRisk Analysis and ManagementGap AnalysisExpertise in writing BRD, FRD & SRS.Experienced in Conducting Project Meetings, Reviews, Walkthrough & Client Interviews.Technical SkillsDocumentation Tools: MS Suite.Prototyping Tools: Azure, Balsamic and Draw.ioModelling Tools: MS Visio.Database: SQLProject Management tool: JIRAReporting Tools: MS- Excel.Domain KnowledgeRetail & Personal BankingCertificationCertified IT – Business Analyst IIBA [EEP]Soft SkillsStakeholder ManagementProblem SolvingPresentation SkillsCritical ThinkingTime ManagementDecision Making Ability Languages

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| Marathi |
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EducationPGP in Marketing, MIT College of Management, Pune. | CAREEE OBJECTIVEA results-driven Business Analyst with 5.5 years of focused experience in analysing and refining business processes, requirements gathering, and driving successful project outcomes across SDLC phases in both Waterfall and Agile environments. With 10+ years of overall professional experience, I am actively seeking opportunities to leverage my expertise in data-driven analysis, stakeholder collaboration, and process optimization to deliver strategic business solutions and contribute to 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** 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 burndown charts,** ensured **DOR** and **DOD** checklist.

WORK EXPERIENCEStandard Chartered Bank, Pune – Sr Relationship Manager**September 2017 — Present*** **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 Name:1- Real time On-boarding Application (RTOB)(Agile) Project description: Implemented Core Banking Solutions for Standard Chartered Bank, streamlining banking operations and enhancing customer service. **Role: Subject Matter Expert****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 alignment 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 Name:2- Enhancement of Real time On-boarding Application (RTOB) Project description: The 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 Name: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%.

Previous Experience Deutsche Bank AG, Relationship Manager**July 2013 — September 2017**Project Name: - FinBridge Application.(Waterfall Model) 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**.
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