

CHANDNI BHANDARI

Senior Business Analyst

☎ +91 9004878388 @ chandni_bhandari@yahoo.com 🔗 [linkedin.com/in/chandni-bhandari-04a93166](https://www.linkedin.com/in/chandni-bhandari-04a93166)

SUMMARY

Results-driven Senior Business Analyst with over 11 years of experience in business analysis, process optimization, and stakeholder management across diverse industries. Expertise in Agile (Scrum) and Waterfall methodologies, with hands-on proficiency in tools such as JIRA, SQL, and Power BI. Skilled in end-to-end workflow development, data transformation, and reporting solutions to support enterprise-wide analytics. Proven track record in requirement gathering, user acceptance testing (UAT), change management, and metadata management, ensuring high data quality and efficient process improvements. Strong ability to bridge the gap between technical teams and business stakeholders, driving projects from inception to completion with a focus on regulatory compliance (GDPR, AML, KYC) and FP&A environments. Passionate about leveraging data-driven insights to enhance operational efficiency, solve complex business challenges, and deliver impactful, sustainable solutions aligned with organizational goals.

EXPERIENCE

Business Analyst

Tata Consultancy Services

📅 05/2022 - Present

- Led the implementation of Loan Origination Systems (LOS), reducing manual processing time by 30% and improving loan approval turnaround time by 25%.
- Collaborated with stakeholders to gather requirements, resulting in the delivery of 10+ customized reporting solutions that enhanced decision-making capabilities.
- Conducted User Acceptance Testing (UAT) for 5+ projects, ensuring 100% alignment with business requirements and reducing post-deployment issues by 40%.
- Developed and delivered training programs for 50+ end-users, increasing system adoption rates by 35%.
- Streamlined data workflows reducing data processing time by 20% and improving data accuracy by 15%.

Business Analyst

Better.com (BMTG Advisors India Pvt. Ltd.)

📅 05/2021 - 03/2022

- Designed and implemented automated workflows for mortgage processing, reducing manual effort by 40% and improving operational efficiency by 25%.
- Integrated automation tools with Loan Origination Systems (LOS) and CRM, resulting in a 20% reduction in document processing errors.
- Ensured compliance with FNMA regulatory standards, achieving 100% audit readiness and reducing compliance-related delays by 30%.
- Conducted training sessions for 30+ team members on automation tools, increasing team productivity by 20%.
- Collaborated with cross-functional teams to identify and resolve 15+ process bottlenecks, improving overall workflow efficiency by 18%.

Credit Manager

ICICI Bank Ltd

📅 03/2019 - 03/2021

- Conducted risk assessments for 500+ loan applications, reducing default rates by 15% through improved underwriting processes.
- Developed and implemented fraud prevention strategies, resulting in a 25% reduction in fraudulent loan applications.
- Collaborated with cross-functional teams to ensure compliance with AML and KYC regulations, achieving 100% compliance in audits.
- Delivered training sessions on fraud prevention techniques to 100+ employees, increasing awareness and reducing fraud-related losses by 20%.
- Streamlined credit evaluation processes, reducing approval turnaround time by 30% and improving customer satisfaction scores by 15%.

Senior Analyst

Quattro Mortgage Services Pvt Ltd

📅 04/2018 - 03/2019

- Led GDPR compliance implementation, ensuring 100% adherence to data protection laws and avoiding potential fines of \$1M+.
- Conducted risk assessments and implemented controls for AML and KYC compliance, reducing compliance-related issues by 40%.
- Developed and delivered training programs on compliance protocols, increasing employee compliance awareness by 30%.
- Automated 10+ manual processes, reducing processing time by 25% and improving data accuracy by 20%.
- Collaborated with stakeholders to identify and resolve 20+ data quality issues, improving reporting accuracy by 15%.

EXPERIENCE

Financial Analyst

XL Dynamics Pvt Ltd

06/2014 - 03/2018

- Analyzed financial data for 100+ clients, identifying cost-saving opportunities that resulted in \$500K+ in annual savings.
- Developed 15+ financial models to support decision-making, improving forecasting accuracy by 20%.
- Collaborated with stakeholders to optimize budgeting processes, reducing budget preparation time by 30%.
- Conducted variance analysis for 10+ projects, identifying and resolving discrepancies that improved financial reporting accuracy by 25%.
- Streamlined data collection and reporting processes, reducing report generation time by 40%.

Analyst

Genpact India Pvt Ltd

06/2013 - 02/2014

- Supported data analysis for 20+ projects, contributing to a 15% improvement in process efficiency.
- Assisted in the development of process improvement strategies, reducing operational costs by 10%.
- Conducted data validation for 5+ reporting systems, improving data accuracy by 20%.
- Collaborated with cross-functional teams to resolve 10+ process bottlenecks, improving workflow efficiency by 15%.
- Delivered training sessions on data analysis tools to 25+ team members, increasing team productivity by 10%.

CORE COMPETENCES

Data Transformation		UML Modelling	Workflow Development		API Integration	MIS systems	
Wireframing	Gap Analysis	Process Automation		SWOT Analysis	Impact Analysis	ML Algorithms	

TECHNICAL SKILLS

Azure	Balsamiq	CRM	JIRA	MS Visio	Oracle DB	SQL Server	UAT	UML Diagrams
Power BI	Tableau	Draw. IO.	Confluence					

EDUCATION

PGDFM

NMIMS

B. Com.

Barkatullah University

CERTIFICATION

Certified IT-Business Analyst IIBA (EEP)

Certificate in Credit Skills for Bankers

PGDFM

Accounting Technician (CA Inter)

LANGUAGES

English
Proficient



Hindi
Proficient

