

RITESH KUMAR NIGAM

Business Analyst / BFSI

CONTACT DETAILS

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CORE COMPETENCIES

- 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 Office 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

- ERP
- CRM
- LMS
- E-COMMERCE
- Retail and Wholesale Banking
- Wealth Management

EDUCATION

- 2021-2023 : NMIMS Global Access School for Continuing Education
- PGDM
- 2012-2013 : ICICI Manipal Academy
- PGDB Banking
- 2007-2010 : Barkatullah University Bhopal
- B.COM(Computer Applications)

CERTIFICATIONS

- 2025 Certified IT – Business Analyst IIBA [EEP]
- Certified in AMFI (Series V-A), NSDL (Series VI-A), and IRDA (Level III)

LANGUAGES

English

Hindi

CAREER OBJECTIVE

Results-driven finance graduate with 11+ years of overall experience, including 5+ years in retail banking and 6+ years as a Business Analyst. Seeking to transition from banking into new domains to contribute to business growth and expand expertise in Business Analysis. Known for strong attention to detail, a solid academic foundation, and a focus on advancing into roles such as Business Analyst, Product Manager, or related positions within IT solutions or business-driven environments.

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.
- Previous background in **branch banking operations and client relationship management**, handling transactions, customer queries, cross-selling, and ensuring smooth service delivery as part of key operational responsibilities.

WORK EXPERIENCE

Company Name : HDFC Bank Ltd.

July'24 – Apr'25

Designation : Senior Manager / Senior Business Analyst

Project : Litmus World – Customer Feedback Management System | Waterfall

Tools : MS Visio, Axure RP Pro, Balsamiq, Power BI, Confluence

Project Description :
Implemented a centralized customer feedback management platform using Litmus World to capture real-time insights, improve service standards, and enhance customer experience across branches and digital channels.

Role : Business Analyst

Key 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.
- Coordinated with IT and vendor teams for **system design, document approvals**, and implementation readiness.
- Ensured system compliance with KYC/AML norms and operational risk guidelines.
- Delivered user training sessions and post-go-live support for seamless platform adoption.

Company Name : Kotak Mahindra Bank Ltd

Mar'23 - July'24

Designation : Associate Vice President / SME (Subject Matter Expert)

Project : Kotak Mobile Application | Agile

Methodology : Agile

Tools : JIRA

Project Summary :

Worked on enhancing transaction validation controls in the Kotak Mobile Application to reduce RTGS/NEFT transaction errors by introducing additional checker validations for transaction amount, beneficiary details, and IFSC.

Key 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.
- Participate in **grooming sessions** to refine **user stories** and **acceptance criteria**.
- Clarify doubts, provide additional context, and assist in breaking down larger stories into smaller, **manageable tasks**.
- Work closely with the product owner and the team to define clear and **testable acceptance criteria** for **user stories**.
- Ensure that acceptance criteria align with **business goals** and are achievable.
- Share **domain knowledge** with team members to enhance their understanding of the project's context.
- Work closely with developers to answer questions, resolve issues, and provide guidance during the implementation of **user stories**.
- Assist in the development of **test cases** and **scenarios** based on domain knowledge.
- Collaborate with the testing team to ensure that **test cases** cover all relevant aspects of the system.
- Provide feedback during **sprint reviews** and **retrospectives** to help the team improve its processes.
- Identify potential risks or challenges related to the domain and work with the team to develop **mitigation strategies**.
- Proactively address issues that may arise due to gaps in domain understanding.

Company Name : HDFC Bank Ltd

Aug'22 – Mar'23

Designation : Senior Manager / Senior Business Analyst

Project : CRM Implementation Project | Agile

Tools : JIRA

Project Description :

Implemented a comprehensive **CRM application** for HDFC Bank to streamline key processes like **account opening, loan lead management, customer feedback tracking, and follow-ups**. The project also involved integrating document upload functionality and expanding it into a full-fledged application with multiple features, improving operational efficiency and customer experience.

Role : Business Analyst

Key Responsibilities :

- 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**. Assisted the Product Owner for the creation of **DOR** and **DOD** checklist.
- Participated in **sprint ceremonies** to remove road **blocks in the project**.
- 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.
- Collaborated with business heads and regional teams to configure customized CRM dashboards, improving decision-making efficiency and providing actionable insights on lead pipelines and sales performance.
- Enabled real-time lead status tracking and automated follow-up alerts in CRM, resulting in a 30% improvement in lead conversion rates and faster customer response times.

Company Name : Yes Bank Ltd.

Feb'22 – Jul'22

Designation : Senior Manager / Business Analyst

Project : IRIS Mobile Application | Agile

Tools : JIRA

Project Description :

Worked on the IRIS Mobile Application, designed to digitize customer service requests, operational approvals, and KYC documentation updates on mobile platforms, enabling faster branch operations and improved customer experience.

Role : Business Analyst

Key Responsibilities :

- Interacted with the stakeholders and gathered requirements by using various **elicitation techniques**.
- 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**. Assisted the Product Owner for the creation of **DOR** and **DOD** checklist.
- Participated in **sprint ceremonies** to remove road **blocks in the project**.
- 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.
- Prepared **training documents**, FAQs, and user guides for application roll-out to branches.
- Proposed process enhancements based on operational feedback, reducing service request turnaround times and operational dependencies.

Company Name : Axis Bank Ltd.

Jul'18 – Jan'22

Designation : Manager / Business Analyst

Project : e-Registers Application | Waterfall

Project Description :

Implemented the e-Registers application to digitize and centralize operational registers for branch banking processes, improving operational control, compliance tracking, and audit readiness across branches.

Role : Business Analyst

Key Responsibilities :

- Engaged with branch operations, service, and compliance teams to gather **business requirements through interviews and workshops**.
- Prepared and finalized Business **Requirement Documents (BRD)** and **Functional Requirement Documents (FRD)** aligning with regulatory and operational processes.
- Created detailed **process flows and Use Case diagrams** using **MS Visio** for clear workflow documentation.
- Conducted **feasibility analysis** with IT and vendor teams, validating system functionalities against operational needs.
- Led the **User Acceptance Testing (UAT)** process including **test case preparation, execution, issue logging, and closure tracking**.
- Monitored project progress and maintained issue logs and project trackers for management reporting.
- Delivered **end-user training sessions** and created user guides for smooth adoption of the application.
- Recommended process improvements based on operational bottlenecks identified during system implementation and testing.

AU Small Finance Bank Ltd.

Feb'18 – July'18

Designation : Senior Manager / Branch Sales Manager

Key Responsibilities :

- Drive branch-level sales for retail banking products including CASA, loans, and third-party products
- Achieve monthly and quarterly business targets through effective lead generation and conversion
- Build and maintain strong customer relationships to enhance cross-sell and upsell opportunities
- Collaborate with operations and compliance teams to ensure smooth customer onboarding and service
- Train, guide, and motivate the sales team to improve productivity and ensure goal alignment
- Monitor market trends and competitor activities to identify new business opportunities

ICICI Bank Ltd.

Aug'13 – Feb'18

Designation : Deputy Manager Band II / Relationship Manager

Key Responsibilities :

Manage and grow a portfolio of HNI clients through personalized banking and investment solutions
Cross-sell banking and third-party products like mutual funds, insurance, and loans
Ensure high standards of customer service and prompt issue resolution

Conduct regular portfolio reviews to enhance wallet share and client engagement

Ensure compliance with KYC, AML, and internal audit guidelines