**Career Object: -** 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 **6.7** 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 Jul 2024)**

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

**Project** N**ame:-** Customer Connect CRM Transformation. **(Agile)**

**Role:-** Business Analyst

**Tools:-** JIRA, Excel, Power BI, SQL

**Technology:-** C++, JAVA, Python

**Project Description:-** Transforming HDFC Bank’s CRM to enhance customer engagement, streamline operations, and enable personalized, data-driven experiences.

* Created and managed user stories in **JIRA, defining story points and acceptance** criteria during sprint planning.
* Facilitated daily **scrums, sprint reviews, and retrospectives** to monitor progress and **resolve blockers**.
* Communicated sprint progress to stakeholders using **burn-down charts and status updates.**
* Supported **development**, **testing**, and ensured **Definition of Done** for each user story.
* Handled post-live change requests, **collaborated with IT for resolutions, and recommended suitable banking** products to meet customer needs.
* Assisted **front-end teams in resolving customer queries** and **ensuring timely service delivery** by coordinating with internal departments.
* Identified **cross-sell opportunities during customer interactions** and **recommended suitable banking products** to enhance customer satisfaction.
* **IDFC BANK (Oct 2019 to Sep 2023)**

**Designation: - Territory Manager**

**Project1:-** IDFC Salesforce- IDFC HOME loan digital journey **(Waterfall)**

**Role: -** SME

**Tools:-** Excel, Power BI, SQL, Balsamic

**Technology:-** C++, JAVA, Python

**Project Description:-** IDFC Home Loan Salesforce Login to Disbursement Application.

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**Core competences: -**

* 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 Suite.
* Prototyping & Wire frames Tools: Azure & Balsamic
* Modeling Tools: MS Visio, Draw.io.
* Database: SQL
* Project Management tool:- JIRA
* Reporting Tools: Power BI, & Tableau.

**Domain knowledge: -**

* Lending
* Compliance
* CRM Systems
* Loan Lifecycle
* Digital Banking

**Education:-**

* PG Diploma, Maniple, 75.42% (2011-2012)
* B Com, Pune Univ., 65.30% (2009, 2010)

**Certificates:-**

* Certified IT – Business Analyst IIBA [EEP]
* Tally.
* AMFI

**Awards/achievements:-**

* Customer Excellence Champion

**Language:-**

1. Hindi
2. English
3. Marathi

* Provide **deep domain knowledge**, ensure shared understanding, and proactively address gaps in domain clarity across the team.
* Collaborate with product owner and **business analysts to clarify requirements,** refine user stories, and validate alignment with business needs.
* **Define and review testable acceptance criteria during grooming sessions**, ensuring they are achievable and support business goals.
* Support developers and testers by answering queries, guiding implementation, and assisting in test case development based on domain knowledge.
* Participate in sprint reviews, identify domain-related risks, and contribute to process improvement and mitigation strategies.
* **Project 2 :- IDFC Digital Journey-Mobile (Waterfall)**

**Role: - Business Analysis**

**Tools:- JIRA, Excel, Power BI,MS Visio**

**Technology:-** C++, JAVA, Python

**Project Description:-** IDFC Mobile Banking Digital Journey Application.

* Worked with **stakeholders and product owners** in **sprint planning, backlog grooming, and defining user stories** for internet banking enhancements.
* Performed **AS-IS/TO-BE analysis and captured detailed requirements through workshops, interviews, and document analysis**.
* **Prioritized backlog, defined acceptance criteria, and contributed to UI/UX design through wireframes for mobile and web interfaces.**
* **Prepared test scenarios, supported QA, and coordinated UAT to ensure successful** validation with business users.
* Participated in **sprint reviews, resolved development blockers, ensured regulatory compliance, and tracked post-release user issues**.
* **L T Housing Finance (Jan 2018 to Sep 2019**)

**Designation:** Business Manager

**Project: -** LTFS – Home Loan Application Login & Disbursement **(Agile)**

**Role**: Business Analyst

**Tools:-** Excel, Power BI, SQL

**Technology:-** C++, JAVA, Python

**Project Description:-** LTFS Home Loan Application for Login, Processing, Approval, and Disbursement Workflow Management.

* Worked closely with the **Product Manager to optimize the home loan lifecycle** using the SalesOne application.
* Engaged in **daily stand-ups, sprint planning, and backlog grooming** to support feature delivery.
* **Analyzed requirements, documented user stories, and validated wireframes** for modules like onboarding, KYC, and eligibility.
* **Defined acceptance criteria, maintained RTM, and coordinated with QA and business users** during testing phases.
* Collected **sales team feedback, refined backlog, and supported roadmap planning and issue resolution post-launch.**
* **Relegate Finevest (Sep 2014 to Jan 2018)**

**Designation:**  Relationship Manager

**Project:-** Religare Connect  **(Waterfall)**

**Role:-** Business Analyst

**Tools:-** Excel, Power BI, SQL

**Technology:-** C++, JAVA, Python

* 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**

* Supported product growth through cross-team coordination, feedback analysis, and roadmap execution.

**ICICI bank (Nov 2010 to April 2012)**

**Designation: Officer**

* Managed daily banking reconciliation by mapping collections, clearing mismatches, and analysing unresolved entries.