**Career object:** Business Analyst with 3+ years of experience in the BFSI sector, specializing in core banking, home loan, process optimization, and data-driven decision-making. Proficient in Agile and Waterfall methodologies, with expertise in SQL, Power BI, Excel, and JIRA to drive business value and digital transformation.

**Profile summary:**

* In-depth knowledge of SDLC in various phases (i.e waterfall & agile)
* 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**.
* Proficient in handling administrative project tasks such as tracking timelines, managing meeting schedules, and recording minutes of meetings.
* 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.
* • Skilled in **Process Mapping** and **Impact Analysis** to identify business improvement areas and assess solution feasibility.
* Proficient in handling administrative project tasks such as tracking timelines, managing meeting schedules, and recording minutes of meetings.
* Skilled in preparing PowerPoint presentations, dashboards, and status reports for project updates to management and business stakeholders.

**Work exp.**

**Company Name:** **HDFC Bank** |Duration: Sep 2023 to Sep 2024

**Designation:** **Manager**

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

**Technology:** React Native, Python, PostgreSQL

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

**Project description:** Led the business analysis for a mobile application aimed at digitizing the home loan pre-approval process, enabling customers to check eligibility, upload KYC documents, and receive instant pre-approval decisions. The project aimed to reduce in-branch dependency, enhance user experience, and accelerate lead conversion

**Role:** **Business Analyst**

**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**. and assisted the Product Owner for the creation of **DOR** and **DOD** checklist.
* Generated **Sprint, Product Burn down/Burn up charts** to track the project progress.
* **Power BI** to analyze customer behavior and app usage patterns to support decisions on future enhancements and feature prioritization.
* Coordinated with customer support and product teams to gather feedback from early adopters, helping translate qualitative insights into actionable feature improvements.

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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: Axure & Balsamiq
* Modeling Tools: MS Visio, Axure, Draw.io.
* Database: SQL
* Project Management tool:- JIRA
* Reporting Tools: Power BI, & Tableau.

**Domain knowledge -**

BFSI, Core Banking, Mortgage, CRM,

**Education -**

MBA (Fin), B.com (Fin)

**Certificates -**

Certified IT – Business Analyst IIBA [EEP]

Fundamental of Credit Analysis

**Company:** **4B Broker Network Ltd** |Duration: May 2022 to Jul 2023

**Designation: Senior Associate**

**Project Name: Automation of Home Loan from Login to Disbursement Workflow (Agile Project)**

**Technology:** AWS, Python, React, PostgreSQL

**Tools:** JIRA, MS Visio, Balsamiq, Axure, SQL

**Project description:** Served as the Subject Matter Expert (SME) and Business Analyst in the Agile-driven automation of the end-to-end home loan lifecycle—from login to disbursement—via a centralized web platform. The project aimed to streamline processing, minimize manual data entry, and enforce compliance through smart workflows, validations, and document automation.

**Role: Business Analyst / Home Loan SME**

**Responsibilities:**

* Functioned as the **Home Loan SME**, translating domain expertise into clear, actionable requirements for the tech and product teams.
* Acted as a **liaison between cross-functional teams**, resolving queries, clarifying business logic, and ensuring alignment with sprint goals.
* Guided solution design by outlining **real-world home loan process pain points**, ensuring system configurations matched industry practices.
* Validated workflows for key stages like **Login, Sanction, Disbursement, and Compliance Checks**, ensuring each adhered to regulatory and operational standards.
* Captured and circulated meeting minutes, action points, and follow-ups for stakeholder discussions.
* Gave informal walkthroughs of new features to internal teams (like ops or sales) before the official release.

**Company: Brick Eagle Affordable Finance |Duration: Oct 2021 to May 2022**

**Designation: Junior Consultant**

**Project name: eVerify360 – KYC Verification Automation for Loan Processing**

**Workflow (Waterfall Project)**

**Technology:** React, Java, Digi locker, AWS

**Tools:** JIRA, MS Excel, MS Visio, SQL, Word

**Project description:** Contributed as a Business Analyst in the development of **eVerify360**, a mobile application designed to automate KYC verification in the loan onboarding process. The app enabled real-time capture and validation of customer documents using **OCR** and **Aadhaar eKYC APIs**, reducing manual errors and improving processing speed. The project streamlined customer authentication, ensured regulatory compliance, and accelerated approval workflows across field agents and backend teams.

**Role: Business analyst / Junior consultant**

**Responsibilities:**

* Facilitated **cross-functional collaboration** between field agents, operations teams, and backend support to streamline user journeys and minimize onboarding friction.
* Ensured the final product achieved **regulatory compliance**, reduced KYC processing time by 40%, and significantly decreased manual entry errors.
* Delivered **project documentation, status reports**, and progress updates to senior stakeholders throughout the SDLC.
* **Gathered and documented business requirements** by conducting stakeholder interviews with product owners, loan processing teams, and compliance officers.
* Tracked project timelines and follow-ups using Excel trackers and supported the project manager in task closure updates.
* Assisted in preparing product demo decks and walkthrough presentations for training field agents and customer support teams.

**Company: Bajaj Housing Finance Limited** |Duration: Aug 2019 to Dec 2020

**Designation: Assistant Manager**

**Role: Operations**

**Responsibilities:**

* Used **core banking and loan origination systems (LOS)** to input, track, and manage customer applications efficiently.
* Coordinated with **sales, legal, technical, and credit teams** to streamline loan file movement and reduce turnaround time (TAT).
* Conducted **document verification and credit appraisal**, validating income proofs, property documents, and CIBIL reports to assess loan eligibility.
* Handled **end-to-end home loan processing**, from application intake to disbursement, ensuring adherence to internal policies and RBI guidelines.