

Bhumika Sahu

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PROFESSIONAL SUMMARY

- Experienced and result-driven Business Analyst with 5.6 years of expertise in driving digital transformation, process optimization, and stakeholder collaboration across diverse business domains.
- Skilled in end-to-end project lifecycle management across Agile and Waterfall methodologies, including BRD/FRD drafting, requirement gathering, UAT coordination, and production support.
- Adept at AS-IS/TO-BE process modeling, gap analysis, change management, and stakeholder communication using tools like Confluence, JIRA, Visio, Miro, and Gliffy.
- Proficient in leading Agile ceremonies (Sprint Planning, Grooming, Retrospective), writing user stories, and coordinating defect management and QA testing.
- Strong analytical and technical skills with Advanced Excel and working knowledge of SQL for data validation, reconciliation, and performance reporting.

SKILLS

- SQL
- Miro, Gliffy
- JIRA & Confluence
- Power BI & Tableau
- MS Visio & Lucidchart
- UML Modeling
- Waterfall & Agile Methodologies
- Data Analytics & Visualizations
- BRD, FRS
- User Stories & Use Cases
- Sharepoint
- MS Office Suite
- Business Modeling
- Scrum

WORK EXPERIENCE

Cognizant Techonology Services, Pune

Jan 2023 – Apr 2025

Industry : Banking & Finance

- Gathered and analyzed client requirements for hierarchical virtual account structures used for real-time reconciliation.
- Created detailed BRDs and FRDs outlining virtual account mapping logic and ledger behavior.
- Collaborated with product sponsors to align enhancements with existing product architecture and scalability standards.
- Worked with developers and testers to deliver features across sprints and tracked defects via JIRA. Collaborated with cross-functional teams to define test strategies & supported regression & integration testing.
- Participated in triage sessions to validate feasibility of new client-requested features such as automated sweeps and balance thresholds.
- Defined use cases and process flows for intra-day cash concentration, including exception handling logic.
- Identified metrics and outcome criteria for validating improvement in liquidity forecast accuracy.
- Collaborated with solution architects and QA to design test scenarios and UAT flows.

Au Small Finance Bank

Dec 2021 – Jan 2023

Industry : Banking & Finance

- Spearheaded reconciliation of financial reports; tracked performance metrics and guided teams to improve productivity.
- Raised and tracked operational issues in ServiceNow and JIRA; implemented corrective measures, reducing processing delays by 20%.
- Created dashboards to monitor team performance; supported change initiatives in card onboarding and digital payment processes.
- Conducted process audits and helped standardize documentation practices across branches.

- Reconciled payments for B2B clients and automated GST filings (GSTR1, GSTR2); maintained monthly compliance reports.
- Knocked-off invoices post client payments by collaborating with finance and client servicing teams.
- Supported automation of airline invoice ingestion, reducing manual effort by 90% through coordination with the IT team.
- Designed business pitch decks to attract post-COVID partnerships and assisted in cost-benefit analysis for new offerings.
- Planned and hosted corporate events and client engagements, representing the company in cross-functional forums.

EDUCATION & CERTIFICATIONS

Narsee Monjee Institute of Management Studies | Mumbai

PGDBM in Banking & Finance | 2021 – 2023

Dr. Dy Patil of Arts, Commerce & Science | Pune

BBA (Finance) | 2017 – 2020

Awards & Recognition

- Consistently awarded “Best Performer of the Month” for exceeding targets and delivering high-quality outputs across multiple projects.
- Recognized by leadership for organizing team engagement initiatives like Fun Fridays, Technical Quizzes, and process knowledge-sharing sessions.
- Achieved 100% compliance and target completion in operational and sales activities, contributing to team success and performance recognition.