

# DIKSHA TUPE

## BUSINESS ANALYST

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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, Draw.io.
- Database: SQL
- Project Management tool:- JIRA
- Reporting Tools: Power BI, & Tableau.

### Education:-

PGDM (Finance)

2021 – 2023 CGPA – 6.90

### Certificates:-

- Certified IT – Business Analyst IIBA [EEP] (2025)
- Pro – School Financial Modelling Workshop
- Udemys Microsoft Excel Course : Advance Excel Formula and Function
- Udemys : Accounting and Financial Statement Analysis

### Soft Skills:-

- Communication Skill
- Problem solving
- Leadership
- Time Management

### Language:-

- English.
- Hindi.
- Marathi.

### Career object: -

Seeking a challenging role as business analyst in the BFSI sectors, where I can leverage my understanding of core banking system and financial products to drive transformation and enhance operational effectiveness. To contribute as a business analyst by bridging the gap between business needs and technical solutions, driving innovations, optimizing workflows, and ensuring the successful delivery of enterprise- wide projects in a dynamic banking 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**.
- **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 Burn down charts** ensured **DOR** and **DOD** checklist.

### Work Experience :

**Company Name : HDFC Bank , Jalgaon**

**Duration: 04/2023 - Till Now**

**Project Name - Loan Processing Automation**

**|| Agile ||**

**Role:- Credit Appraisal**

### Responsibilities

- Analyze loan application for various credit products ( Home Loans).
- Perform financial ratio analysis ,cash flow assessment, and income projections.
- Prepare and submit credit appraisal memos and risks grading assessments.
- Recommend approvals or rejections based on analysis.
- Ensure decisions align with bank policy, RBI guidelines and internal risks frameworks.
- Work with legal and technical values in property backed loans (Home Loans).
- Contribute to maintaining portfolio quality by ensuring only creditworthy proposal are approved.
- Interact with Customer (if required) to clarify details or obtain additional documents.
- Monitor credit policy changes and updated assessment methods accordingly.
- Maintain detailed records of appraisal and approval for audit and compliance purposes.

### Work Experience :

**Company Name : HDFC Bank , Jalgaon**

**Duration : 04/2023 - Till Now**

**Project Name - Core Banking System**

**|| Waterfall ||**

**Role :-Business analyst**

### Responsibilities:-

- Collaborate with business stakeholders to gather, analyze, and documents business requirements Related to Core Banking System (CBS) functionalities.
- Map business processes to CBS modules such as CASA,Loans,Payments,Fixed deposits.
- Prepare detailed BRDs,FRD,user stories and process flow diagrams.
- Support configurations,testing (SIT/UAT),and rollout of CBS modules or changes or change request.
- Work closely with CBS vendors (Infosys for Finacle, Oracle for Flexcube ) to ensure timely and accurate delivery of requirements.
- Led CBS integration with third- party lending platform, reducing loan processing time by 40%.
- Supported end - to - end UAT for CBS upgrades, managing over 100 + test cases and ensuring a 95% defect - free deployment.
- Provide Support During system upgrades, migrations, and integration with third- party platforms (CRM , Mobile banking).
- Monitor system performance post- deployment and assist in issue resolutions and root cause Analysis.
- Ensure compliance with internal control policies , RBI Guidelines, and global banking regulation (AML, KYC , Basel norms).

