

# CHANDNI BHANDARI

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## Career Objective

To leverage extensive experience in business analysis, strategic planning, and stakeholder management to drive organizational growth and innovation. Seeking a challenging role as a Senior Business Analyst to contribute to the success of dynamic, forward-thinking organization by optimizing processes, enhancing productivity, and aligning business objectives with technological advancements.

## Profile Summary

- ◆ Dynamic and results-driven Senior Business Analyst with over 11 years of experience in analysing business needs, optimizing processes, and delivering impactful solutions.
- ◆ Proficient in Waterfall model. Gathered requirements using elicitation techniques and prepared BRD, FRD, SRS & RACI Matrix. Created UML diagrams, Prototypes, RTM, well versed with UAT and handling change request.
- ◆ Proficient in Agile Scrum. Creation of User Stories along with Acceptance Criteria, BV, CP, Sprints and Product Backlogs. Conducted various Sprint Meetings, Sprint & Product Burndown Charts, ensured DOR & DOD checklists.
- ◆ Skilled in bridging the gap between technical teams and business stakeholders, ensuring seamless communication and project execution.
- ◆ Proficient at managing multiple projects, mentoring junior analysts, and fostering a culture of collaboration and innovation.
- ◆ Proficient in tools and methodologies such as Agile, Scrum, JIRA, etc. with a proven track record of delivering projects on time, within scope, and exceeding expectations.
- ◆ Passionate about identifying opportunities for growth, solving complex challenges, and driving continuous improvement in dynamic environments.
- ◆ Proficient in end-to-end loan lifecycle management, including origination, underwriting, servicing, and regulatory compliance.
- ◆ Passionate about leveraging deep mortgage industry expertise to identify opportunities for process improvement, enhance operational efficiency, and drive sustainable business growth in highly regulated environments.

## Education Qualification

- ◆ **IIBA Certification** || IIBA || 2025
- ◆ **Certificate in Credit Skills for Bankers** || Moody's || 2019 || 72%
- ◆ **PGDFM** || NMIMS || 2018 || 62.79%
- ◆ **Accounting Technician (CA Inter)** || ICAI || 2010 || 50%
- ◆ **B. Com.** || Barkatullah University || 2010 || 62.88%

## Work Experience

- ◆ Tata Consultancy Services || May 22 – Present || Business Lead
- ◆ Better.com (BMTG Advisors India Pvt. Ltd.) || May 2021 – Mar 2022 || SME
- ◆ ICICI Bank Ltd || Mar 19 – Mar 21 || Credit Manager
- ◆ Quattrro Mortgage Services Pvt Ltd || Apr 18 – Mar 19 || Senior Analyst
- ◆ XL Dynamics Pvt Ltd || Jun 14 - Mar 18 || Financial Analyst
- ◆ Genpact India Pvt Ltd || Jun 13 – Feb 14 || Analyst

## Technical Skills

- ◆ **Operating System:** Windows
- ◆ **Modelling Tool:** MS Visio, Azure
- ◆ **Prototyping Tool:** Balsamiq
- ◆ **Project Management Tool:** Jira

## Projects Worked

### Loan Origination System (LOS) implementation

- ◆ Leded LOS implementation project by defining scope, timelines and deliverables.
- ◆ Collaborated with stakeholders to identify business needs and system specifications.
- ◆ Conducted UAT and ensured that the system meets performance benchmarks.
- ◆ Developed training materials and conducted training sessions.

### Mortgage Process Automation

- ◆ Designed and implemented automated workflows for application processing, document collection, and underwriting.
- ◆ Integrated automation tools with existing systems like Loan Origination Systems (LOS), CRM, credit bureaus, and e-signature platforms.
- ◆ Ensuring automated processes adhere to regulatory standards (FNMA).

### Risk Management and Fraud Prevention Projects

- ◆ Conducted risk assessments and developed mitigation strategies by creating various flags for loan underwriting.
- ◆ Collaborated with cross-functional teams to ensure compliance with AML and KYC regulations.
- ◆ Delivered training sessions on fraud prevention techniques.

#### **Regulatory Compliance Implementation**

- ◆ Led the implementation of GDPR compliance measures, ensuring 100% adherence to data protection laws.
- ◆ Conducted risk assessments and implemented controls to meet AML and KYC requirements.
- ◆ Developed training programs on compliance protocols, increasing employee compliance awareness.