**Career object: -**

**Name: Viral Patel**

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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.

**Domain knowledge: -**

Finacle.

CRM.

**Education: -**

Post Graduate Diploma in Banking

**Certificates: -**

Certified IT – Business Analyst IIBA [EEP]

Analytical and detail-oriented Banker with 14 + years of experience into banking domain and a relevant experience of Software Business Analyst with 5+ years, seeking to leverage expertise in requirements gathering, process modeling, and data analysis. Adept at facilitating communication between technical and non-technical stakeholders to deliver software solutions that align with business objectives and enhance operational efficiency. Team Leader expert in driving acquisition and revenue growth from sales team.

**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** and **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 Burndown charts** ensured **DOR** and **DOD** checklist.
* Seasoned **Banker** with expertise into **KYC, Compliance, transaction processing and relationship management**.
* Managing team in terms of **recruiting, training and motivating** the manpower and directing them to source business from open market.
* Exploring **business potential** from existing accounts for achieving profitability and **sales growth.**
* **Acquisition** of **New to Bank** Business Banking and Commercial customers to achieve targets across all product mix.

**Work Experience**

***Kotak Mahindra Bank*** *|Duration: May 2021 – Present*

**Designation:** Senior Manager

**Project 1 - Name**: Developed a Digital Current Account Opening System |Agile|

**Project description:** I spearheaded the development and implementation of a Digital Current Account Opening System.

**Role:** SME

**Responsibilities**

* Provide deep **domain knowledge** and expertise related to the project's subject matter.
* Assist in clarifying **requirements** and ensuring a shared understanding of the domain among team members.
* Collaborate with the **product owner** and business analysts to **analyze** and refine **user stories** or requirements.
* Validate that **user stories** accurately reflect **business needs** and are feasible from a technical and domain perspective.
* Clarify doubts, provide additional context, and assist in breaking down larger stories into smaller, **manageable tasks**.
* Share **domain knowledge** with team members to enhance their understanding of the project's context.
* Collaborate with the testing team and Assist in the development of **test cases** and **scenarios** based on domain knowledge.
* Provide feedback during **sprint reviews** and **retrospectives** to help the team improve its processes.
* Proactively address issues that may arise due to gaps in **domain understanding**.

**Project 2 - Name**: Developed a Data Tracking, Data Management and Data Analysis software i.e. CRM |Agile|

**Project description:** As a Software Business Analyst in the banking sector, I led the development and implementation of a comprehensive Customer Relationship Management (CRM – Sales Force) system designed to enhance data tracking, build and improve bank’s customer relationships.

**Role:** Business Analyst

**Responsibilities**

* Collaborated with **stakeholders** to identify and document **business needs**, ensuring the CRM system addressed critical functions such as customer data consolidation, transaction monitoring, and reporting.
* 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.
* Participated in product planning and **UAT** to successfully deliver each sprint component.
* Managing team in terms of **recruiting training motivating** the manpower and directing them to source business from open market**.**
* **Acquisition** of **New to Bank** Business Banking and Commercial customers to achieve targets across all product mix.

***Axis Bank Ltd*** *|Duration: Oct 2018 - May 2021*

**Designation:** Manager

**Project Name**: Development and Implementation of a Video KYC-Based Digital Savings Account Opening System. |Agile|

**Project description:** Successfully spearheaded the development and implementation of a Video KYC-Based Savings Account Opening System and ensuring seamless compliance with all relevant regulatory standards.

**Role:** Business Analyst

**Responsibilities**

* **Implemented** a secure video-based Know Your Customer (KYC) process, enabling customers to open savings accounts **remotely** without visiting a branch.
* Conducted thorough **requirements gathering**, including user stories, **use cases,** and **process flows,** to define system functionalities and user experience.
* Act as **liaison** between cross-functional teams (development, testing, legal, compliance) to ensure adherence to **regulatory guidelines** (e.g., KYC/AML, RBI directives) and seamless system **integration.**
* Played a key role in the successful launch and ongoing maintenance of the system, providing **post-implementation support** and addressing any operational challenges.
* Performed **control testing** and validation to ensure the system met all **functional** and **performance criteria**.
* **Achieving** the budgeted **cross sell targets**, consistency and product penetration. Suggesting **higher return** products to our customer via investment in **Equities and Mutual fund.**
* Offering **Life Insurance and General Insurance products** to new and existing customers**. Sourcing** of **Demat accounts** for on boarding the client in share market**.**

***ICICI Bank Ltd*** *|Duration: Oct 2010 - Oct 2018*

**Designation:** Deputy Manager

**Project Name**: Feature Enhancement for Net Banking platform. |Waterfall|

**Project description:** I led the enhancement of the bank's Net Banking Platform to improve user experience, security, and functionality.

**Role:** Business Analyst

**Responsibilities**

* Conducted **Enterprise Analysis** and under the assistance of a senior BA in creating a Business Case Document, conducted **Stakeholder Analysis,** and prepared **RACI Matrix.**
* Gathered requirements from business heads using **Elicitation Techniques** and created a Business **Requirements Document (BRD).**
* Translated **BRD** into **Functional Requirements Document (FRD),** Collaborated with the technical team, and prepared **SRS Document.**
* Created **UML diagrams** and **wireframes** to visually represent requirements using **MS Visio, Balsamiq, and Axure.**
* Created and maintained **RTM** throughout the project.
* Assisted in Testing Team by preparing **Test Case Scenarios** and ensured the **UAT** was successful.
* Amplifying existing relationships with Corporate & HNI clients through **cross-sell**.
* Offering quick response in term of **servicing** needs to mapped as well as non-mapped client.
* Augmenting **CTG ratio** by sourcing family and group relationship to the book.
* Handling the servicing and managing the requirements of **current account** customers so as to build a lasting relationship and **increasing their stickiness** with the bank.
* **On boarding** of new customer by activating them on **various transaction channels** to getting the account operational and deepening the relationship.
* Activating the eligible clients for **Foreign Trade** and **Inter Border** transaction.