**Career objective:** Business Analyst with 3 years of experience in BFSI and Fintech, adept at business requirements analysis, stakeholder collaboration, and process improvement. Proven expertise in documenting BRDs, SRS, and use cases. Experienced in core banking operations, particularly in home loans and lending platforms, with exposure to payments and regulatory workflows. Actively seeking new opportunities into IT domain or related asset classes. Skilled in Excel, SQL, and Power BI, with a strong ability to leverage data insights and optimize controls within asset-heavy environments.

**Profile summary:**

* 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 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** methodologies with experience in creating **user stories** and with **Acceptance Criteria,** **BV & CP,** and managing **Sprint** & **Product Backlogs** conducted various **Sprint Meetings**, **Sprint** & **Burndown charts** ensured **DOR** and **DOD** checklist.
* • Skilled in **Process Mapping** and **Impact Analysis** to identify business improvement areas and assess solution feasibility.
* Adept at identifying automation opportunities and process harmonization across multi-stage workflows to improve organizational efficiency and reduce operational risk.
* Created Excel dashboards and reports to visualize operational trends and highlight deviations, supporting management decision-making.

**Work exp.**

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

**Designation:** **Manager Role:** **Business Analyst**

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

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

**Responsibilities:**

* **Interacted with stakeholders** to gather and document business requirements using various **elicitation techniques (interviews, workshops, observations).**
* Created user stories with detailed acceptance criteria in collaboration with the Product Owner and managed them within **JIRA’s product backlog**.
* Prioritized and validated requirements using **Moscow and FURPS** techniques, and **added refined stories to the sprint backlog** accordingly.
* Collaborated with the **Product Owner and Scrum Master** to estimate Business Value **(BV)** and Complexity Points **(CP)**, and contributed to defining the Definition of Ready **(DOR)** and Definition of Done **(DOD)** checklists.
* Generated **sprint and product burn-down/up charts** to monitor and communicate project progress and velocity.
* Utilized **Power BI** to analyze customer behavior and app usage trends, supporting feature prioritization and future enhancement planning.
* Coordinated with customer support and product teams to gather feedback from early adopters, helping translate qualitative insights into actionable feature improvements.
* **Evaluated existing process controls**, identified operational inefficiencies and compliance risks, and proposed actionable improvements to strengthen governance.
* Created **UML diagrams including use case and activity diagrams** to enhance process clarity for both technical teams and business users.

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**Core competences -**

* Elicitation techniques
* Requirement Analysis and Planning
* Documentation techniques
* Requirement modelling
* Interpersonal
* Communication
* Solution Evaluation
* BPMN and Process Workflow

**Technical skills -**

* Documentation Tools: MS Suite.
* Prototyping & Wire frames Tools: Axure , Star UML, Figma & Balsamiq
* Modeling Tools: MS Visio, Axure and Draw.io.
* Database: SQL
* Project Management tool: JIRA
* Reporting Tools: Power BI, & Tableau.

**Domain knowledge -**

BFSI, Core Banking, Compliance, Mortgage, CRM, Banking Product, Payments, Design Thinking, B2B

**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 Role: Business Analyst**

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

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

**Responsibilities:**

* Created process maps and workflow diagrams using **BPMN 2.0 standards in MS Visio** to represent end-to-end Home Loan process stages including login, underwriting, legal, technical, and disbursement.
* **Authored and maintained standard operating procedures (SOPs),** business rules, and process documentation for core modules of loan processing workflows, enabling cross-functional alignment and regulatory adherence
* Identified edge cases **during backlog grooming and worked with QA** teams to define comprehensive test scenarios, including exception and corner cases.
* **Coordinated across cross-functional teams** (engineering, operations, legal and compliance) to validate feature feasibility and maintain regulatory adherence.
* Supported **UAT execution by reviewing test cases** and ensuring they adhered to business logic related to eligibility, documentation, and disbursement workflows.
* **Collaborated with the Product Owner and Agile team** to translate end-to-end loan processing requirements into epics, user stories, and acceptance criteria, ensuring alignment with business objectives.

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

**Designation: Consultant Role: Junior Analyst**

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

**Workflow (Waterfall Project)**

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

**Responsibilities:**

* Collaborated with stakeholders to gather and document requirements for KYC automation by conducting interviews with product, compliance, and loan processing teams.
* Created detailed **BRD, FRD and PRD** in collaboration with business, operations, and product teams to support development and QA processes.
* 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.
* **Designed low- and high-fidelity wireframes using Balsamiq and Axure** to support early validation of user journeys and UI layouts.
* **Tracked timelines and deliverables** using Excel trackers; supported the Project Manager in follow-ups and milestone closure.
* Developed **reports and dashboards** summarizing KPIs, performance trends, and recommendations, delivering actionable insights to senior stakeholders.
* Led root cause analysis of drop-offs during disbursement and proposed automation of document verification, reducing manual touchpoints and improving compliance

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

**Designation: Assistant Manager Role: Product Manager**

**Responsibilities:**

* **Managed the lifecycle of the Home Loan** product, overseeing customer onboarding, documentation, credit appraisal, and disbursement processes, ensuring end-to-end service excellence.
* **Collaborated cross-functionally with Sales, Legal, Technical, and Credit teams** to optimize workflows, enhance process efficiency, and reduce turnaround time (TAT) for loan disbursement.
* Defined operational requirements and worked with technology teams to enhance the Loan Origination System (LOS) functionalities based on business needs.
* Led **initiatives to strengthen** risk controls by establishing standardized verification protocols for income proofs, property documents, and CIBIL reports.