**Career Object: -** A dedicated and hard-working business analyst willing to redefine the career trajectory from banking into a new domain to help the company grow to new heights and to gain expertise in Business Analysis. Have overall experience **of 11+ years**, of which, a Business Analyst for **6.9** years.

**Profile summary: -**

* Business Analyst for two main banking applications. Skilled in **SDLC models.**
* Proficient in Waterfall model: **Requirements Gathering through various Elicitation techniques like Brainstorming, JAD, Focus Groups, Interviews, Documentation, Prototyping.**
* Experienced in **translating BRD into FRD and requirements tracking through RTM**. Well-versed with **UAT & handling change requests.**
* Expert in **Agile scrum**: Creation **of user stories, sprint and product backlogs, conducted various sprint meetings, sprint and product burn down charts, ensured DOR and DOD checklist**.
* Experienced in **handling Sales, Marketing & Branch Operations - like Account Opening, taking Deposits, lending Loans, providing Locker facility, Customer Relationship Management and handling of all Customer Complaints.**

**HDFC BANK** **(Sep 2023 to Aug 2024)**

**Designation:-** Senior Manager (Branch Channel lead management)

**Role:-** SME (Business analyst)

**Project name:-** Customer Connect CRM Transformation. |1 years|

* Created User Stories in Product Backlog using JIRA. Conducted Sprint Planning
* Meeting to define the work for the upcoming sprint and get story points &
* Acceptance Criteria to ensure Definition of Ready.
* Conducted Daily Scrum meetings to know the progress of work on a day-to- day Basis.
* Updated Stakeholders about the progress of the work through sprint and
* Product burn down charts.
* Assisted in development and testing & ensured Definition of Done.
* Conducted sprint review and retrospective meetings at the end of each sprint to know if everything is going well and if there are any obstacles faced in the sprint.
* Initiated change requests, after project is Live, by conducting feasibility study
* & thereby collaborating with SBI IT team through various escalation portals.
* Profound understanding of customers’ needs and providing the required Banking services.
* Suggested the right banking products suitable to the customers thereby
* Protecting the interests of the customers.

**IDFC BANK** **(Oct 2019 to Sep 2023)**

**Designation: -** Senior Manager (Branch Channel lead management)

**Role: -** SME (Business analyst)

**Project 1 : -** Customer Connect CRM Transformation. |2 years|

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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: Azure & Balsamic
* Modeling Tools: MS Visio, Draw.io.
* Database: SQL
* Project Management tool:- JIRA
* Reporting Tools: Power BI, & Tableau.

**Domain knowledge: -**

* Lending
* Compliance
* CRM Systems
* Loan Lifecycle
* Digital Banking

**Education:-**

* PG Diploma, Maniple, 75.42% (2011-2012)
* B Com, Pune Univ., 65.30% (2009, 2010)

**Certificates:-**

* Certified IT – Business Analyst IIBA [EEP]
* Tally.
* AMFI

**Awards/achievements:-**

* Customer Excellence Champion

**Language:-**

1. Hindi
2. English
3. Marathi
   * Conducted **SWOT analysis** to evaluate SalesOne’s positioning, identifying improvement areas in customer journey for home loan processing.
   * Performed **Gap Analysis** to enhance the existing SalesOne application and streamline disbursement workflows.
   * **Gathered business requirements** through interviews, document analysis, and system study.
   * Assisted in **prototyping user interfaces for login** and disbursement modules, ensuring improved UX for loan officers.
   * Mapped stage-wise requirements using **RTM** to track progress and ensure coverage throughout the SDLC.
   * Authored test cases and collaborated during **UAT to validate key** functionalities across loan login and disbursement lifecycle.
   * Supported loan disbursement team in operational activities like KYC verification, compliance checks, and financial document validation.
   * Resolved technical and user issues using **Root-Cause Analysis**, improving efficiency and customer turnaround time.
   * Coordinated with cross-functional teams including sales, credit, legal, and IT to align business needs with system functionality.
   * Maintained regulatory compliance and ensured data accuracy at every disbursement step.

**Project 2 :- IDFC Salesforce- IDFC HOME loan digital journey. |2 years|**

* + Collaborated with stakeholders and product owners in sprint planning, backlog grooming, and defining user stories for internet banking enhancements.
  + Conducted AS-IS and TO-BE analysis to streamline existing modules such as fund transfer, bill payments, and account summary.
  + Captured functional and non-functional requirements using elicitation techniques like workshops, document analysis, and stakeholder interviews.
  + Prioritized product backlog and ensured detailed acceptance criteria were in place for each user story.
  + Created wireframes and assisted in UI/UX design for responsive mobile and web interfaces aligned with customer behaviour.
  + Supported QA team by preparing test case scenarios and ensuring smooth UAT by coordinating with business users.
  + Conducted sprint reviews and retrospectives to gather feedback and improve product delivery cycle.
  + Coordinated with development teams to clarify doubts during daily stand-ups and resolved blockers in a timely manner.
  + Ensured compliance with regulatory requirements and provided post-release support to track real-time user issues and analytics for.
* **L T Housing Finance (Jan 2018 to Sep 2019**)

**Designation: Business Manager**

**Role**: **Business Analyst**

**Project 2 :- LTFS – Home Loan Application Login & Disbursement |1.9 years|**

* Actively collaborated with Product Manager to streamline the home loan lifecycle – from lead generation to disbursement – via the Sales One application.
* Participated in daily stand-ups, sprint planning, and backlog grooming meetings to support the delivery of prioritized features.
* Conducted requirement analysis and documented user stories for modules like customer onboarding, eligibility checks, KYC, and sanctioning workflow.
* Supported UI/UX team in wireframe validation for field usability, ensuring seamless experience for sales executives on mobile devices.
* Helped define acceptance criteria and ensured traceability through RTM for all functional flows and compliance points.
* Coordinated with QA teams during integration testing and assisted business users during UAT.
* Collected feedback from sales branches and helped in refining backlog items in alignment with user needs and business goals.
* Provided post-go-live support, resolving real-time issues and supporting the Product Manager in roadmap planning.
* Ensured data validation and MIS reporting modules were aligned with internal audit and NHB compliance norms.
* Supported product demos, documented enhancements, and tracked production bugs using JIRA and Confluence.

**Religare Finevest (Sep 2014 to Jan 2018)**

**Designation: Relationship Manager (3.5 Years)**

* Led the end-to-end product lifecycle for Secured and Unsecured Business Loan products tailored for SMEs.
* Collaborated with cross-functional teams to design, launch, and scale lending solutions aligned with market demands.
* Conducted competitor analysis and customer feedback reviews to enhance product features and reduce turnaround time.
* Managed documentation, risk policy alignment, and digital workflows to streamline disbursal and approval processes.
* Monitored product performance metrics and implemented strategic improvements to boost loan portfolio quality.

**Kotak Mahindra bank (Sep 2014 to Jan 2018)**

**Designation: Relationship Manager (1.5 years)**

* Supported the Product Manager in developing and enhancing loan products to align with market needs and regulatory compliance.
* Coordinated with sales, credit, and tech teams to ensure smooth execution of product strategies across regions.
* Analysed customer feedback and market data to suggest product refinements and improve user experience.
* Assisted in documentation, feature roadmap creation, and performance tracking for ongoing product initiatives.
* Ensured seamless communication between stakeholders to maintain project timelines and drive product growth.

**ICICI bank (Sep 2014 to Jan 2018)**

**Designation: Officer (1.5 years)**

• working under banking management reconciliation where looking mapping of agency cash collection, dealer

• Funding, internet banking (click to pay & call to pay)

• spooling of bank statement from finnacle system & internal open items from bank reconciliation system on daily basis.

• clearing the reconciliation and exploring the error in the accounts related to reconciliation.

• Analysis of those entries that not passed & are forwarded to repayment team