

Chandni Bhandari

Business Analyst

Contact

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About Me

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 4.3 years.

Technical Skills

- Modelling tools: MS Visio, Draw.io
- Prototyping & Wire frames tools: Balsamiq & Axure
- Documentation tools: MS Office Suite
- Project Management tool: Jira
- Database: SQL

Education

PGDFM || NMIMS || 2018

Certificates

- Certified Business Analyst, IIBA [EEP]
- Credit Skills for Bankers, Moody's

Soft Skills

- Cohesive team worker
- Self-motivated person
- Active listener
- Have good Presentation skills

Languages

- English
- Hindi

Career Objective

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 **4.3 years**.

Profile Summary

- In depth knowledge of **SDLC** in various phases (Waterfall & Agile).
- 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 burndown charts**, ensured **DOR** and **DOD** checklist.
- Experienced in handling **Loan Underwriting, Credit Analysis, Risk Assessment** and compliance with regulatory standards (**FNMA**).

Experience

- Tata Consultancy Services || May 2022 – Present || Business Lead
- Better.com (BMTG Advisors India Pvt. Ltd.) || May 2021 – Mar 2022 || SME
- ICICI Bank Ltd || Mar 2019 – Mar 2021 || Credit Manager
- Quattro Mortgage Services Pvt Ltd || Apr 2018 – Mar 2019 || Senior Analyst
- XL Dynamics Pvt Ltd || Jun 2014 - Mar 2018 || Financial Analyst
- Genpact India Pvt Ltd || Jun 2013 – Feb 2014 || Analyst

Projects worked

Tata Consultancy Services

Role: Business Analyst

Project: Mortgage Process Automation

Project description:

- Actively conducted **SWOT analysis** for USAA to know the bank's strengths, the opportunities in the market, where the bank is lagging & to stay ahead of recent market trends.
- Used **Gap Analysis** to upgrade **Mortgage Process application** from current state to the desired future state.
- Involved in **Prototyping** of screens to make the software highly user-friendly while lodging complaints.
- 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).

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.

Better.com (BMTG Advisors India Pvt. Ltd.)

Role: Business Analyst

Project: Digital Banking Transformation

Project description:

- Collaborated with **cross-functional teams** to define business processes, identify gaps, and recommend improvements.
- Conducted **data analysis** on customer transactions and behaviours to support decision-making and optimize digital product offerings.
- Engaged with stakeholders, including product owners and IT teams, to ensure alignment with regulatory **compliance and security** requirements.

Responsibilities:

- Led **requirements gathering** for the implementation of a new digital banking platform, enhancing customer experience and operational efficiency.
- Designed and documented **functional specifications** for online banking features, including mobile app enhancements and self-service capabilities.
- Assisted in **UAT** (User Acceptance Testing), ensuring system functionality aligned with business needs before deployment.
- Delivered insights through **dashboards and reports**, improving customer engagement by 20% and reducing service request turnaround time by 15%.

Projects worked

ICICI Bank

Role: Business Analyst

Project: Loan Origination System (LOS) implementation

Project description:

- 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.
- Provided 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.

Responsibilities:

- Collaborate with the **product owner** and business analysts to analyse and refine **user stories** or requirements.
- Validate that user stories accurately reflect **business needs** and are feasible from a technical and domain perspective.
- Participate in **grooming sessions** to refine user stories and **acceptance criteria**.
- Clarify doubts, provide additional context, and assist in breaking down larger stories into smaller, **manageable tasks**.
- Work closely with the product owner and the team to define clear and **testable acceptance criteria** for user stories.
- Ensure that acceptance criteria align with **business goals** and are achievable.
- Share **domain knowledge** with team members to enhance their understanding of the project's context.
- Work closely with developers to answer questions, resolve issues, and provide guidance during the implementation of user stories.
- Assist in the development of **test cases** and **scenarios** based on domain knowledge.
- Collaborate with the testing team to ensure that test cases cover all relevant aspects of the system.
- Provide feedback during **sprint reviews** and **retrospectives** to help the team improve its processes.
- Identify potential risks or challenges related to the domain and work with the team to develop **mitigation strategies**.
- Proactively address issues that may arise due to gaps in domain understanding.