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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, Manipal, 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

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 **6.7 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.**

❖ Work Experience:-

➤ **HDFC BANK :-** (Sep 2023 to Jul 2024)

Designation:- Senior Manager (Branch Channel lead management)

Project Name:- Customer Connect CRM Transformation. (Agile)

Role:- Business Analyst

Tools:- JIRA, Excel, Power BI, SQL

Technology:- C++, JAVA, Python

Project Description:- Transforming HDFC Bank's CRM to enhance customer engagement, streamline operations, and enable personalized, data-driven experiences.

Responsibility:-

- Created and managed user stories in **JIRA, defining story points and acceptance** criteria during sprint planning.
- Facilitated daily **scrums, sprint reviews, and retrospectives** to monitor progress and **resolve blockers.**
- Communicated sprint progress to stakeholders using **burn-down charts and status updates.**
- Supported **development, testing,** and ensured **Definition of Done** for each user story.
- Handled post-live change requests, **collaborated with IT for resolutions, and recommended suitable banking** products to meet customer needs.
- Assisted **front-end teams in resolving customer queries and ensuring timely service delivery** by coordinating with internal departments.
- Identified **cross-sell opportunities during customer interactions** and **recommended suitable banking products** to enhance customer satisfaction.

➤ **IDFC BANK**

(Oct 2019 to Sep 2023)

Designation:- Territory Manager

Project1:- IDFC Salesforce- IDFC HOME loan digital journey (Waterfall)

Role:- SME

Tools:- Excel, Power BI, SQL, Balsamic

Technology:- C++, JAVA, Python

Project Description:- IDFC Home Loan Salesforce Login to Disbursement Application.

Responsibility:-

- Provide **deep domain knowledge**, ensure shared understanding, and proactively address gaps in domain clarity across the team.
- Collaborate with product owner and **business analysts to clarify requirements**, refine user stories, and validate alignment with business needs.
- **Define and review testable acceptance criteria during grooming sessions**, ensuring they are achievable and support business goals.
- Support developers and testers by **answering queries, guiding implementation, and assisting in test case development** based on domain knowledge.
- Participate in **review meetings, identify domain-related risks, and contribute** to process improvement and mitigation strategies.

➤ Project 2 :- IDFC Digital Journey-Mobile

(Agile)

Role: - Business Analysis

Tools: - JIRA, Excel, Power BI, MS Visio

Technology: - C++, JAVA, Python

Project Description: - IDFC Mobile Banking Digital Journey Application.

Responsibility:-

- Worked with **stakeholders and product owners** in **sprint planning, backlog grooming, and defining user stories** for internet banking enhancements.
- Performed **AS-IS/TO-BE analysis** and captured detailed requirements through workshops, interviews, and document analysis.
- **Prioritized backlog, defined acceptance criteria, and contributed to UI/UX design** through wireframes for mobile and web interfaces.
- **Prepared test scenarios, supported QA, and coordinated UAT** to ensure successful validation with business users.
- Participated in **sprint reviews, resolved development blockers, ensured regulatory compliance, and tracked post-release user issues.**

➤ L T Housing Finance

(Jan 2018 to Sep 2019)

Designation: Business Manager

Project: - LTFS – Home Loan Application Login & Disbursement

(Agile)

Role: Business Analyst

Tools:- Excel, Power BI, SQL

Technology:- C++, JAVA, Python

Project Description:- LTFS Home Loan Application for Login, Processing, Approval, and Disbursement Workflow Management.

Responsibility:-

- Worked closely with the **Product Manager to optimize the home loan lifecycle** using the application.
- Engaged in **daily stand-ups, sprint planning, and backlog grooming** to support feature delivery.
- **Analyzed requirements, documented user stories, and validated wireframes** for modules like onboarding, KYC, and eligibility.
- **Defined acceptance criteria, maintained RTM, and coordinated with QA and business users** during testing phases.
- Collected **sales team feedback, refined backlog, and supported roadmap planning and issue resolution post-launch.**

➤ Religare Finevest

(Sep 2014 to Jan 2018)

Designation: Relationship Manager.

- 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 disbursement 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

- Supported product growth through cross-team coordination, feedback analysis, and roadmap execution.

ICICI bank

(Nov 2010 to April 2012)

Designation: Officer

- Managed daily banking reconciliation by mapping collections, clearing mismatches, and analysing unresolved entries.