VISHAL INGALE

Business Analyst

Science Content Co

SUMMARY

Strategic and results-driven Business Analyst with 5 years of experience in SME Banking, specializing in aligning business objectives with technology solutions to enhance efficiency and achieve strategic goals. Proficient in Waterfall and Agile methodologies, with expertise in requirement gathering, BRD, FRD, and SRS documentation, backlog management, and compliance adherence. Skilled in creating user stories, and acceptance criteria, and managing sprint and product backlogs while ensuring successful project execution through collaboration with cross-functional teams and stakeholders. Hands-on experience with tools like Jira, Trello, Omni Docs, CRM, Finacle, Oracle Flexcube, and Sign desk, with a proven ability to deliver end-to-end solutions and drive business value. Certified in Agile Scrum.

EXPERIENCE

06/2024 - Present	Business Analyst
	Yes Bank Ltd
	 Collaborated with the Product Owner to analyze and refine user stories and requirements for clarity and completeness.
	 Engaged stakeholders through elicitation techniques such as interviews, workshops, and document analysis to gather comprehensive business requirements. Translated business needs into detailed documentation, including BRD, FRD, and SRS. Developed the RACI Matrix to define roles and responsibilities for stakeholders and team members. Created process flow diagrams, use cases, and prototypes to visualize workflows and system functionalities. Facilitated communication among stakeholders, ensuring alignment and understanding of project goals.Supported sprint planning and ensured all stories met the Definition of Ready (DOR) and Definition of Done (DoD). Monitored project progress, resolved roadblocks, and maintained compliance with organizational standards. Supported UAT, assisting in test case creation, defect analysis, and stakeholder sign-off.
08/2023 - 06/2024 •	Business Analyst
	HDFC Bank Ltd
	 Collaborated with Product Owner to create and maintain the Definition of Ready (DOR) and Definition of Done (DoD) checklists.
	 Participated in Agile ceremonies, including Sprint Planning, Review, Retrospective, and Daily Scrum meetings to address roadblocks and ensure project progress.
	Captured and documented user stories with acceptance criteria, aligning with business needs and development objectives.
	Engaged with Scrum Master and Product Owner to prioritize features based on Business Value (BV) and Customer Prioritization (CP).
	 Generated and analyzed Sprint and Product Burn down charts to track project progress and provide updates to stakeholders.
	 Prepared test cases from use cases and supported the testing team during User Acceptance Testing (UAT) for sprint component delivery.
02/2021 - 08/2023 •	Business Analyst
	Kotak Mahindra Bank Ltd
	 Collaborated with the Product Owner to create detailed user stories with acceptance criteria and added them to the product backlog using Jira.
	Applied MOSCOW and FURPS techniques to prioritize requirements and organized user stories in the product backlog.
	 Actively participated in grooming sessions to refine user stories and ensure alignment with business objectives. Engaged with the Business and Product Head to gather requirements through elicitation techniques such as interviews, workshops, and document analysis.
	• Prepared UML diagrams, prototypes, and managed requirements tracking through the Requirement Traceability Matrix (RTM).
	 Worked closely with stakeholders to ensure requirements were understood and communicated throughout the project lifecycle.
	Facilitated effective communication and collaboration among all stakeholders to ensure smooth project execution.
05/2019 - 11/2020	Management Trainee
	ICICI Bank LTD
	 Cultivated strong business relationships with partner firms and clients to drive growth and collaboration. Provided comprehensive banking and financial advisory services to retail and corporate customers, ensuring tailored solutions to meet their needs.
	 Conducted client visits to analyze business requirements and recommended optimal loan amounts based on bank criteria and client objectives.
	 Managed loan ticket sizes ranging from ₹11 Lakh to ₹20 Crore, delivering customized financial solutions. Managed the complete loan processing lifecycle, encompassing documentation for login, sanction, and disbursement, while ensuring compliance and timely completion of each case.

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CORE COMPETENCIES

Business Analysis Planning and Monitoring		Requirement Life Cycle Management		Elicitation & Collaboration
Requirement Analysis	Design Definition	Strategy Analysis	Stakeholder Management	
EDUCATION				
2017 - 2019 •	MBA (Operations & Dept. of Managemen			
2012 - 2016	B.E.(Mechanical) Deogiri College			
CERTIFICATION				
Certified IT Business Analyst (IIBA- EEP)		I	.ean Six Sigma Gree	n Belt Certification
LANGUAGES				

English Proficient Hindi Proficient



Marathi Proficient

