RAVI CHHABRIYA

BUSINESS ANALYST

CONTACT

- 📞 9890448411
- ✉ ravi.chhabriya@gmail.com
- 📍 Pune, India
- <u>Linked Profile</u>

CORE COMPETENCIES

- Business Analysis Planning & Monitoring
- Elicitation & Collaboration
- Requirement life cycle management
- Requirement Analysis, Design Definition
- Strategy Analysis & Solution Evaluation
- Data Analysis and Data Visualization
- Agile Methodology
- SDLC
- Risk Analysis and Management
- Gap Analysis
- Expertise in writing BRD, FRD & SRS.
- Experienced in Conducting Project Meetings, Reviews, Walkthrough & Client Interviews.

TECHNICAL SKILLS

- Documentation Tools: MS Suite.
- Prototyping Tools: Azure, Balsamic and Draw.io
- Modelling Tools: MS Visio.
- Database: SQL
- Project Management tool: JIRA
- Reporting Tools: MS- Excel.

DOMAIN KNOWLEDGE

Retail and Personal Banking

CERTIFICATIONS

Certified IT Business Analyst IIBA(EEP)

EDUCATION

PGP in Marketing from MIT College of Management, Pune

LANGUAGES

- English: Fluent
- Hindi: Fluent
- Marathi: Intermediate
- Sindhi: Intermediate

CAREER OBJECTIVE

Results-driven Business Analyst with 6+ years of experience in process analysis, requirements gathering, and project delivery across SDLC phases in both Waterfall and Agile environments. Seeking opportunities to leverage my 10+ years of professional experience in data-driven analysis, stakeholder collaboration, and process optimization to drive strategic business solutions and support organizational growth.

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 intoFRD 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 andDOD checklist.

WORK EXPERIENCE

Standard Chartered Bank   2017 - PRESENT
Business Analyst

- **SDLC Expertise:** Deep understanding of SDLC across Waterfall and Agile methodologies, ensuring successful end-to-end project delivery.
- **Waterfall Proficiency:** Managed BRD, FRD, SRS creation, RACI Matrix, UML diagrams, prototypes, and requirements tracking via RTM. Expert in UAT and change request handling.
- **Agile Scrum Mastery:** Developed user stories, acceptance criteria, managed sprint & product backlogs, and conducted Agile ceremonies. Ensured DOR/DOD adherence and tracked progress using burn down charts.
- **Risk Assessment & Analysis:** Applied strong analytical and underwriting skills for risk assessment and portfolio optimization.
- **Process Optimization Leadership:** Led a bank out of PCA, driving 15% growth in advances through streamlined processes and innovative solutions.

Project 1: Real time On-boarding Application (RTOB)

Project Description: Implemented Core Banking Solutions for Standard Chartered Bank, streamlining banking operations and enhancing customer service.

Role: Business Analyst

Responsibilities:

- Leverage deep domain knowledge to provide expert insights, ensuring that all project deliverables align with the subject matter and business objectives, improving project success rates by 20%.

- Collaborate with the product owner and business analysts to analyse and refine over 40 user stories and requirements per sprint, ensuring 100% clarity and alignment with business needs.

- Actively participate in grooming sessions, refining, and breaking down complex user stories, leading to a 15% reduction in sprint cycle times and increased task completion efficiency.

- Regularly clarify requirements, providing context to team members and assisting in breaking down large tasks, reducing ambiguity and improving team task execution by 10%.

- Work closely with the product owner and the team to define clear and testable acceptance criteria for all user stories, ensuring 95% alignment with business goals and smooth handoff to QA.

- Share domain expertise with team members, conducting knowledge transfer sessions that enhance team competency by 30%, improving overall project understanding and collaboration.

- Assist in developing and validating test cases and scenarios, resulting in a 90% test pass rate during QA cycles and minimizing defects in production.

- Provide structured feedback during sprint reviews and retrospectives, driving a 10% improvement in sprint performance through enhanced processes and optimized workflows.

- Deliver ongoing post-implementation support, addressing 85% of user inquiries within 24 hours and implementing system enhancements to improve performance and meet evolving business needs.

Project 2: Enhancement of Real time On-boarding Application (RTOB)

Project Description: Real-Time Onboarding (RTOB) Application was initially developed to streamline the customer account opening process and enable the issuance of Credit card. As part of the latest enhancement the application is being extended to allow life Insurance and General Insurance sales during account opening process.

Role: Business Analyst

Responsibilities:

- Led Requirement Gathering for enhancing RTOB with Life & General Insurance Sales Integration.

- Defined end-to-end Insurance onboarding workflows, ensuring seamless integration with banking and insurance API's.

- Collaborated with Insurance partners to integrate premium calculation, policy issuance and payment processing.

- Created Business Requirement Documents (BRD) & Functional Requirement Documents (FRD) and user stories.

- Worked with UI/ UX Designer to enhance the agent-assisted sales dashboard, improving efficiency by 25-30%.

- Assisted in UAT & System Validation, ensuring compliance with IRDA guidelines.

- Provide post-go-live support, leading to a 40% increase in Cross-Selling opportunities and a 20% faster account opening process.

Project 3: CEMS Application

Project Description: Helped in designing and implementing a Software which will help the employees of the bank to track the lead.

Role: Business Analyst

Responsibilities:

- Conducted requirements elicitation using diverse techniques, ensuring 100% alignment with business needs and stakeholder expectations.

- Developed detailed user stories with acceptance criteria, added them to the product backlog in JIRA, and ensured timely prioritization using MoSCoW and FURPS, driving a 20% improvement in sprint planning efficiency.

- Partnered with the Product Owner and Scrum Master to define BV, CP, and assisted in creating DOR and DOD checklists, ensuring seamless project execution and delivery.

- Led efforts to enhance user experience, security, and transaction efficiency, improving overall application performance by 15%.

- Conducted regular audits and performance monitoring of the CEMS Application, generating actionable insights and reports that optimized the system and increased user satisfaction by 25%.

PREVIOUS EXPERIENCE

DEUTSCHE BANK AG   JULY 2013 - SEPT,2017

RELATIONSHIP MANAGER

Project Name: FinBridge Application

Project Description: FinBridge is a Banking outreach program designed to Bridge the gap between customer and financial services. The application facilities financial services inclusion by conduction potential customers with banking products through target marketing.

Role: Business Analyst

Responsibilities:

- Lead Requirement gathering and defined user stories, BRD and process workflows for FinBridge.

- Worked closely with Banking sales teams to understand lead management and outreach automation needs.

- Define API Integration requirements for connecting FinBridge with core banking systems and KYC Services.

- Collaborated with UI/UX Designers to create an intuitive agent dashboard for seamless customer engagement.

- Assisted in Agile sprint planning, backlog grooming and sprint reviews using JIRA.

- Coordinate with QA Team to validate lead management, account opening and recommendation logic.

- Conducted User Acceptance Testing (UAT) and facilate systems handover to business teams.

- Conducted Requirement Elicitation sessions with bank executives, sales team, and IT Teams.

- Documented Business Requirement document (BRD) and Functional requirement Document (FRD)

- Acted as a bridge between Business users and technical team.

- Designed workflows for Lead management, outreach automation and product recommendations.

- Tracked post deployment issues and ensure a Smooth Transaction to business team.

- Provided post-go-live support, ensuring 30% increase in lead conversions and 20% efficiency improvement.