Name: - Mohammad Imran

Mobile: - 7905894933

ID: Iahmad726@gmail.com

Core competences -

- Elicitation techniques
- Requirement Analysis and Planning
- Documentation techniques
- Requirement modelling
- Interpersonal
- Communication
- Solution Evaluation
- Workflow Documentation

Technical skills -

- Documentation Tools: MS Suite.
- Prototyping & Wire frames Tools: Axure , Star UML & Balsamiq
- Modeling Tools: MS Visio, Axure, Draw.io.
- Database: SQL
- Project Management tool:- JIRA
- Reporting Tools: Power BI, & Tableau.

Domain knowledge -

BFSI, Core Banking, Compliance, Mortgage, CRM, Product

Education -

MBA (Fin), B.com (Fin)

Certificates -

Certified IT – Business Analyst IIBA [EEP]

Fundamental of Credit Analysis

Career object: Business Analyst with 3.5+ years of experience in the BFSI domain, specializing in home loan and mortgage solutions. Proven expertise in requirement gathering, stakeholder collaboration, process optimization, and Agile delivery. Eager to contribute to innovative financial products by leveraging data insights and domain expertise. Skilled in Excel, SQL, and Power BI, with proven ability to document and optimize controls within asset-heavy environments.

Profile summary:

- Gathered requirements using **Elicitation Techniques** and prepared **BRD, FRD, SRS** prepared **RACI Matrix**, BCD, created **UML Diagrams** and **Prototypes** and requirements tracking through **RTM** well versed with **UAT** handling **Change Request**.
- Proficient in handling administrative project tasks such as tracking timelines, managing meeting schedules, and recording minutes of meetings.
- Expert in **Agile Scrum**: Creation of **user stories** and Added **Acceptance Criteria, BV & CP, Sprint** & **Product Backlogs** conducted various **Sprint Meetings**; **Sprint** & **Product Burndown charts** ensured **DOR** and **DOD** checklist.
- • Skilled in **Process Mapping** and **Impact Analysis** to identify business improvement areas and assess solution feasibility.
- Proficient in payments workflows, compliance regulations, and investigation processes; leveraging transferable expertise from BFSI domain to optimize financial operations
- Generated Excel-based reports and dashboards highlighting operational trends and deviations for management reviews.

Work exp.
Company Name: HDFC Bank |Duration: Sep 2023 to Sep 2024
Designation: Manager
Project Name: Digitization of Home Loan Pre-Approval via Mobile App (Agile Project)
Tools: JIRA, Excel, Power BI, SQL
Role: Business Analyst
Responsibilities:
- Interacted with the stakeholders and gathered requirements by using various **elicitation techniques**.
- Created user stories with appropriate acceptance criteria with the assistance of the Product Owner. Added **user stories** into **product backlog** using the **JIRA** tool.
- Prioritized and validated the requirements using **Moscow** and **FURPS** technique, added **user stories** to **sprint backlog** based on prioritization order.
- Collaborated with Product Owner and Scrum Master for **BV** and **CP**. and assisted the Product Owner for the creation of **DOR** and **DOD** checklist.
- Generated **Sprint, Product Burn down/Burn up charts** to track the project progress.
- **Power BI** to analyze customer behavior and app usage patterns to support decisions on future enhancements and feature prioritization.
- Coordinated with customer support and product teams to gather feedback from early adopters, helping translate qualitative insights into actionable feature improvements.
- **Evaluated existing process controls**, identified operational inefficiencies and compliance risks, and proposed actionable improvements to strengthen governance.
- **Creating UML diagrams like Use case diagram and activity diagram** for the better clarity and understanding of the users and process.
- Facilitated **cross-functional collaboration** between field agents, operations teams, and backend support to streamline user journeys and minimize onboarding friction.

Company: 4B Broker Network Ltd |Duration: May 2022 to Jul 2023
Designation: Senior Associate
Project Name: Automation of Home Loan from Login to Disbursement Workflow (Agile Project)
Tools: JIRA, MS Visio, Balsamiq, Axure, SQL
Role: Cosultant
Responsibilities:

- Acted as the **Subject Matter Expert (SME)** for home loan products, providing in-depth insights into credit policies, operational workflows, and compliance guidelines across the loan lifecycle.
- Collaborated with the Product Owner and Agile team to **translate end-to-end loan processing requirements into epics, user stories, and acceptance criteria**, ensuring alignment with business goals.
- Supported UAT execution by **reviewing test cases against business rules**, especially around eligibility checks, documentation, disbursement conditions, and exception handling.
- Defined and validated process workflows for critical stages such as **Login, Sanction, Legal & Technical Scrutiny, and Disbursement**, ensuring each matched real-world practices.
- Helped drive **continuous process improvement** by identifying manual bottlenecks and collaborated cross-functionally to identify and implement enhancements in asset management procedures.
- **Coordinated with engineering, operations, compliance, and legal teams** to align on product design and feature feasibility.

Company: Brick Eagle Affordable Finance |Duration: Oct 2021 to May 2022
Designation: Junior Consultant
Project name: eVerify360 – KYC Verification Automation for Loan Processing Workflow (Waterfall Project)
Tools: MS Excel, MS Visio, SQL, Word
Role: Junior consultant
Responsibilities:

- Ensured the final product achieved **regulatory compliance**, reduced KYC processing time by 40%, and significantly decreased manual entry errors.
- Delivered **project documentation, status reports**, and progress updates to senior stakeholders throughout the SDLC.
- **Gathered and documented business requirements** by conducting stakeholder interviews with product owners, loan processing teams, and compliance officers.
- Tracked project timelines and follow-ups using Excel trackers and supported the project manager in task closure updates.
- **Developed and delivered comprehensive reports and dashboards** summarizing key findings, recommendations, and KPIs for senior stakeholders.
- Streamlined loan onboarding process, **resulting in a 30% reduction in TAT from login to disbursement**, adoption by identifying high-traffic drop-off points.

Company: Bajaj Housing Finance Limited |Duration: Aug 2019 to Dec 2020
Designation: Assistant Manager
Role: Operations
Responsibilities:

- Used **core banking and loan origination systems (LOS)** to input, track, and manage customer applications efficiently.
- Coordinated with **sales, legal, technical, and credit teams** to streamline loan file movement and reduce turnaround time (TAT).
- Conducted **document verification and credit appraisal**, validating income proofs, property documents, and CIBIL reports to assess loan eligibility.
- Handled **end-to-end home loan processing**, from application intake to disbursement, ensuring adherence to internal policies and RBI guidelines.