

# VARSHA SINGH

## Business Analyst

### CONTACT

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### CORE COMPETENCES

- Business Analysis Planning and Monitoring
- Elicitation and Collaboration
- Requirement Analysis and Design Definition.
- Requirement Life cycle Management.
- Strategy Analysis.
- Solution Evaluation.

### TECHNICAL SKILLS

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

### DOMAIN KNOWLEDGE

Finacle,CRM ,LMS, I Core

### EDUCATION

Masters in Business Administration.  
Barkatullah University  
Bhopal.  
2008-2010

### CERTIFICATES

Certified:IT-Business Analyst IIBA [EEP]

Certified: Post Graduate Diploma in Banking and Operations.  
IRDA, AMFI ,NISM

### AWARDS/ACHIVEMENTS

- Won Best employee of the year award at Switzerland.
- Awarded for Zonal level and Regional level for my performance and excellence.

### LANGUAGES

Hindi,English

## CAREER OBJECTIVE

A versatile professional with total 14 years of experience in banking domain , strong communication and leadership skills, inquisitive to learn and create positive impact in an organisation in the field of banking and 5 years of experience in relevant field detail-oriented **Business Analyst** with a strong background in financial modelling and stakeholder management, eager to apply advanced predictive analytics skills to optimize resource allocation and enhance **strategic planning** for a Organisation.

## PROFILE SUMMARY

- In-depth knowledge of **SDLC** in various phases (i.e **waterfall & agile**)  
Proficient in Waterfall Model: Gathered request **FRD, SRS** prepared **RACI Matrix, BCD, created UML Diagrams** and **Prototypes** and **requirements tracking** through **RTM** well versed with **UAT handling Change Request.**
- 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.**
- Expertise in dealing with **External & Internal Auditors & Inspection & Compliance.**
- Demonstrated excellence branch sales targets, conceptualising & implementing competent strategies in coordination with the branch and the sales team with a view to penetrate new accounts and expand existing ones for a wide range of financial products Services.
- Sound knowledge of Know your customer, **Anti-money Laundering norms**, Products & Services.

## WORK EXPERIENCE

### AXIS BANK

Nov 2013 to till Date

Designation-Branch Operations Manager

#### Project Name - EKYC Enhancement and updation (Agile)

Project Description -Grooms the product backlog with the co-ordination of product owner , prioritizes the backlog and then interact with the customer to analyze their need and find solutions. Upgraded Application for Online kyc with Unique CKYC no.

#### 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.
- Participated in sprint ceremonies to remove road blocks in the project.
- Generated **Sprint, Product Burn down/Burn up charts** to track the component.
- Responsible for daily operations and customer service standards of a full service branch office covering all aspects viz branch operations, lending, customer service, security and safety in accordance with the Bank's guidelines & Ensure operations, risk control and process adherence at branches.
- Ensuring that the financials of the branch are under control and the branch adheres to the **Know Your Customer (KYC) and Anti-Money Laundering (AML)** norms at all times. Ensuring operations, risk control and process adherence at branches. Branch Audit scores, Fraud prevention, Ops risk monitoring, RBI audits, inspections and incognito visits.

**Designation** - Branch Operations Manager

**Project Name** - CTS clearing Introduction and Implementation(Agile)

**Project Description** - Created Application for Online clearing system for Banks and merge data from standalone clearing.

**Role** -Subject Matter Expert (SME)

**Responsibilities:**

- Provide 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.
- 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 task. 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.

**Designation** - Branch Operations Manager

**Project Name** - ECRM Introduction and Implementation (Waterfall)

**Project Description**-Created Application for ECRM updation for Clients for Banking as well as all Relationship with the Financial Institutes.

**Role** -Business Analyst

**Waterfall** 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)**,cv 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.

## **ICICI BANK**

**2010–2013**

Designation: Branch Relationship Manager

Roles -

- Scrutinize and verify customer requests, AOFs as per prescribed checklist before dispatching for processing. Informing customers in case of rejections, if any.
- Monitoring the smooth functioning of Jewel loan.
- Passing and authorizing various types of vouchers and verification of transactions in I-Core and other applications
- Proper authorization of KYC documents & Filing various returns in time.
- Responsible for all Branch related activity like Maintaining Audit Parameters ,achieving Team's daily Sales targets,
- Customer Service, Monitoring account opening Rejection, Standalone Clearing, increasing work efficiency.
- Supervising Key Areas including Marketing, Business Channel Development, Team Development, Cost Management, and Revenue Generation.
- Maintain customer wait time as per segmented wait time approach.
- Nil rejection rates for service requests and AOFs sent to RPC, Nil escalations to senior management.
- Proving to be in a dynamic environment that fosters development opportunities & motivates high performance within team Career Scan Snapshot.