DWIJA RANE

CONTACT

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CORE COMPETENCIES

- 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 tool: MS Suite
- Prototyping & Wireframing tool: Axure RP & Balsamiq
- Modelling tool: Draw.io
- Project management tool: JIRA
- Reporting tool: Power BI & Tableau
- Database: SQL

DOMAIN KNOWLEDGE

- Branch operations
- Cross-selling

EDUCATION

Bachelor in Engineering

University of Mumbai   2009-13

CERTIFICATE

- Certificate in Business Analysis IIBA

ACHIEVEMENTS

- LIC medal recipient for cross-selling policy with highest premium
- Region topper under gold loan campaign

LANGUAGES

English | Hindi | Marathi

Career Objective: Leveraging 10.5 years of diverse experience, including 5 years in tutoring and 5.5 years in banking, with **relevant experience of 3.5 years as a Business Analyst**, I aim to drive business growth and process optimization by utilizing my strong analytical skills, stakeholder collaboration, and strategic insights to deliver **impactful solutions** in the financial sector and beyond.

PROFILE SUMMARY

- In-depth understanding of SDLC in various projects- **Waterfall** project management, including detailed documentation, combined with **Agile-Scrum** methodologies for adaptive delivery.
- Proficient in Waterfall Model: 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 and Change Request.
- Proficient in Agile Scrum: Creation of **user storie**s and Added **Acceptance Criteria**, **BV**, Sprint & Product Backlogs conducted various **Sprint Meetings**; Sprint & Product Burndown charts ensured DOR and **DOD** checklist.
- Successfully increased **CASA deposits by 7%** through targeted customer engagement and cross-selling strategies tailored to client needs.
- Consistently **exceeded sales target**s for insurance, and term deposits by providing tailored financial solutions, building strong client relationships, and conducting impactful product **presentations**.

WORK EXPERIENCE

Company name: IDBI Bank Ltd   Duration: Dec 2018-Feb 2024
Designation: Assistant Manager

Project 1: Customer Relationship management Tool(Agile)
Project Description: Collaborated in an Agile-driven project to automate complaint resolution workflows, leveraging data analysis to enhance customer engagement and operational efficiency, achieving significant improvements in satisfaction metrics and aligning branch-level processes with business objectives.
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 project progress.
- Participated in product planning and **UAT** to successfully deliver each sprint component.
- **Reduced complaint resolution times by 20%** through workflow automation, thereby improving customer satisfaction by 30%.
- Boosted business growth by implementing a 360-degree customer view, enabling targeted cross-selling opportunities, resulting in a **25% increase in sales revenue** through personalized product offerings

<u>Project 2: Debt and Asset Recovery Tracking System (DARTS) Tool(Agile)</u>

Project Description: Collaborated to streamline workflows, improve efficiency in tracking defaulters, and ensure compliance with legal and regulatory requirements, supporting effective resolution of non-performing assets (NPAs)

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 project progress.
- Participated in product planning and **UAT** to successfully deliver each sprint component.
- **Increased recovery performance by 30%** by developing dashboards to track KPIs such as recovery rates, NPA resolutions, and branch-wise metrics, leveraging real-time core banking data synchronization for actionable insights.
- **Enhanced loan recovery efficiency by 25%** through centralized borrower communication tracking and real-time integration of loan details and repayments with core banking systems

<u>Project 3: Gold Loan Management Tool(Waterfall)</u>

Project Description: Contributed valuable insights for the development of a new gold loan processing tool, with user-friendly features such as a gold loan calculator, streamlined online application process, and comprehensive analytics to minimize loan processing time, improve conversion rates, boost customer satisfaction, and drive repeat business.

Role: Business Analyst

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**), 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** and ensured the **UAT** was successful.
- Improved loan processing efficiency by **reducing loan processing time by 60%,** leading to faster approvals and enhanced customer satisfaction.
- Drove a **65% YoY growth in the gold loan book of my branch** by implementing customer-centric features and ensuring seamless service delivery.

Company name: CanFinHomes Ltd   Duration: June 2018- Dec2018

Designation: Junior Officer

Role: Credit & Collections officer

- Identified customer requirements, completed formalities, documented loan agreements, and executed disbursements efficiently while maintaining compliance standards and activated **NACH mandates**.
- Managed overdue loan accounts, conducted follow-ups with **delinquent** customers to **minimize defaults** while ensuring adherence to collection policies and maintaining professional customer interactions.

Company name: Private Tutor   Duration: July 2013- June2018

Role: Tutor

Responsibilities:

- Delivered **comprehensive coaching** in Reasoning and English Language to banking aspirants.
- **Evaluated** and supervised **practice tests and assignments**, providing constructive feedback to enhance student understanding and exam readiness.