RAHUL RAMESH O

A 10 Years Experienced Techno Functional BA | IIBA® Member | [Linkedin](#) | 1 month notice period
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EDUCATION

1. **Master of Science (MS) - Information Science (Machine Learning)**
   University of Arizona, Tucson, USA | Oct'2023 - Sep'2025 | Grade (Current Grade: A+(4.2)) till date | Online MS for Working professionals
2. **B.Tech (Bachelors in Engineering Degree) - Electronics and Communication**
   Cochin University of Science and Technology (CUSAT) | Mar'2005-Apr'2009 | Percentage: 65%

SKILLS

Technical: SQL, Balsamiq, Axure, MS Visio, Figma, Lucid Charts, Tableau, Power BI, Python, Jira/Confluence, MS Office (Excel/Word), Data Analysis (EDA/Visualization) using Python, ML Algorithms (Supervised/Unsupervised) using Python.

BA Skills: Agile and Waterfall methodologies, Scrum framework, Project Management, Stakeholder Collaboration and Management, Elicitation and Requirement Gathering, FSD/BRD Documentation, Modelling, Communicating and Tracing the requirements, Change Management, QA and UAT facilitation, Requirement ownership, Client Interaction, Process (re)Engineering, Epics/User Stories/Success Measures, Wireframes, UML Modelling, Impact Analysis, Gap Analysis, SWOT Analysis, Product Vision, Strategy Analysis, RCA/5 Whys, Design Recommendation, Solution Evaluation, Digital Transformation.

Banking Technologies: Core Banking Solutions (Both FIS and Intellect (Erstwhile Polaris)) and key modules like Lending & Deposit modules, Customer Information Management, NPCI Payments, Support on RTGS & NEFT Payments, API Integration between CBS and external apps like LOS (Loan Origination System), PFMS Payments, Net Banking and Mobile Banking, MIS systems, ATS (Automated Trade Surveillance in Investment Bank) System.

CERTIFICATIONS

1. **CBAP trained certificate** from **Simplilearn** and **Trained Business Analysis** Professional by **COEPD**
2. **Agile Fundamentals- Including Scrum and Kanban 2022** from **Udemy**
3. **Python Certification** from **Learnbay Institute, Bangalore**
4. **Jira Agile Project Management** from **Udemy**
5. **JAIIB (Junior Associates of Indian Institute of Bankers)** from **IIBF**

WORK EXPERIENCES

1) Senior Business Analyst | Luxoft | Bangalore, India | Nov'2022-Present

1. Led requirement gathering by interaction with business stakeholders to elicit and analyze their needs, identifying use cases for business process, defining functional requirements and creating rich user stories within an Agile/Scrum context.
2. Translated challenging business needs into technical/functional specs ensuring solutions fit organizational objectives and technical capability.
3. Principal liaison between the business and IT teams with high-quality presentation of technical ideas from use cases and project progress to nontechnical stakeholders.
4. Delivered elaborated documentation by process flows, user stories, and functional specifications in such a lucid and traceable manner across the life cycle of the project itself.
5. Assisted in project management, including setting up project scope, objectives, and deliverables, and monitored progress on an ongoing basis and mitigated risks to ensure timely delivery.
6. Facilitated QA/UAT process to validate solutions met business needs.
7. Modelled the requirements and communicated and traced it throughout the SDLC
8. Handled changing requirements and change request in an Agile environment
9. used the tools like SQL, Balsamiq, Axure, Jira/Confluence, MS Visio, Word/Excel, Lucid charts extensively.

2) Senior Lead Analyst-Business Analysis | FIS Global | Bangalore, India | Aug'2021-Nov'2022

1. Led business analysis activities for Core Banking Solution projects, ensuring project goals were in alignment with business needs, within timelines across multiple Retain Banking Clients for FIS Core Banking Product (FIS- Profile)
2. Orchestrated initiatives in different modules of CBS, including lending, deposit, customer information management, Integration between CBS and external LOS (Loan Origination System), PFMS (Public Financial Management Service) payments, among other things.
3. Conducted requirement elicitation sessions to gather and prioritize features, analyzed the existing workflow to identify gaps in those existing workflows and streamlined the processes accordingly.
4. Engaged stakeholders to define innovative, practical solutions that matched the strategic business requirements as a translation of business needs into actionable technical requirements.
5. Maintained complete documentation of business requirements, use cases, and user stories throughout the life cycle of the project.
6. Facilitated quality assurance through system testing, user acceptance testing, and validation of solutions to determine that the solution met the specified requirements.

7. Assisted in managing a project with aspects such as scope definition, project planning, risk management, and process improvements that enhance efficiency and the outcome of a project.

8. Use some of the following tools: SQL, Balsamiq, Axure, Jira, Figma, Lucid Charts, MS Visio, MS Office to prepare quality BA deliverables

3) Assistant Manager (Core Banking Solutions-BA) | CSB Bank Limited | Chennai, India | Jul'2014-Aug'2021

1. Led the initiatives of Core Banking Solutions (Intellect Core Banking Product- Maarvel CBS), managed SDLCs that had ensured alignment to the strategic business objectives of the organization.

2. Meaningfully conducted high level, in-depth, and comprehensive requirements elicitation and analysis sessions to gather business needs and translate them into detailed Business Requirements Documents (BRD) and Functional Specification Documents (FSD).

3. Technical collaboration with technology teams to check the technical feasibility of defined functional requirements as contemplated by use cases and designed solutions that meet banking requirements, detailed documentation comprising process flows, and use cases at every stage of project lifecycle.

4. Led efforts in process improvement initiatives involving analysis of business processes to identify inefficiencies, automate workflows, and enhance the efficiency of operations and customer satisfaction.

5. I served as the central point of contact for problems emanating from the systems and provided stakeholder communication in translating difficult technical concepts into adequate user-friendly terms, ensuring that issues are solved before time across all the branches.

6. I trained staff in the branches and developed user guides and materials to ensure effective transfer of core banking systems to new future states.

7. These activities include contributing to the project scope definition, planning, estimation, resource allocation and participation in quality assurance for guaranteed success in the projects, regarding supported project management efforts.

8. All the following tools have been used during the tenure with CSB Bank: Oracle PL/SQL, MS Office, MS Visio, draw.io, Figma.

ACHIEVEMENTS

1. Successfully orchestrated SAAS Integration with ATS (Automates Trade Surveillance) System and some of the key alerts within the time frame stipulated.
2. Successfully implemented a new Govt payment system, PFMS (Public Financial Management System) in multiple Retail Banks, resulting in an increase in their Govt Business Section by at least 20%.
3. Spearheaded the implementation of a new LOS (loan origination system), resulting in a 25% increase in loan processing capacity and improved customer satisfaction in CSB Bank.
4. Played a key role in a major system upgrade project, which resulted in a 15% reduction in operational costs. (From an old MIS system to the new Dotnet based system in CSB Bank).
5. Received recognition for outstanding performance in delivering projects on time and within budget in organizations that I have associated with.

PROFICIENT LANGUAGES

English (Expert), Malayalam (Mother Tongue), Hindi, Tamil

REFERENCES

1. Padmanabha Arakeri | FIS Global | padmanabha.arakeri@fisglobal.com | (+91) 9980927442
2. Bodhit T Rajan | CSB Bank Limited | bodhittrajan@csb.co.in | (+91) 9677259361