Viral Patel Business Analyst

# CONTACT DETAILS

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# CAREER OBJECTIVE

**CORE COMPETENCY**

* Business Analyst Planning & monitoring
* Elicitation & Collaboration
* Requirement Life Cycle Management
* Strategy Analysis
* Requirements Gathering
* Requirements Analysis & Design Definition
* Solution Evaluation

**TECHNICAL SKILLS**

* Operating systems: Windows 7 & 10
* Design tools: MS Visio
* Prototyping: Balsamiq & Axure
* Utility: MS Office Suite
* Languages: UML
* SDLC models: Waterfall & Agile scrum
* Agile tools: Jira
* Database: SQL
* Documentation tools: MS Office Suite

**SOFT SKILLS**

* Cohesive team worker
* Self-motivated person
* Active listener
* Have good Presentation skills

Certified IT Business Analyst and Senior Banker with over 13+ years of comprehensive experience, including 6 years specializing in Business Analysis, Production Support, Stakeholder Engagement, Requirements Gathering and People Management within the Banking domain. Adept at driving operational excellence, strategic growth and ensuring customer satisfaction. Proficient in Software Development Life Cycle phases (Waterfall and Agile), adept at leveraging banking reports for strategic decisions. Skilled in requirements gathering, User Acceptance Testing, change request management, production support and UML diagram creation.

# 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** into **FRD** 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** and **DOD** checklist.
* Experienced in handling Sales, Marketing & Branch Operations - like Account Opening, Deposits Execution, Lending Loans, NRI Services, Customer Relationship Management and Complaints Management.

# WORK EXPERIENCE

**Kotak Mahindra Bank** (May 2021 – Present)

**Designation**: Senior Manager

**Role**: Business Analyst

## Project 1: Developed a Data Tracking, Data Management and Data Analysis software i.e. CRM

**Duration:** Ongoing

## Project Summary:

* + Created **User Stories** in **Product Backlog** using **JIRA**. Conducted **Sprint Planning Meeting** to define the work for the upcoming **Sprint** and get **Story Points** & **Acceptance Criteria** to ensure **Definition of Ready.**
	+ Conducted **Daily Scrum** meetings to know the progress of work on a day-to- day basis.
	+ Updated **Stakeholders** about the progress of the work through **Sprint** and

## Product Burndown charts.

* + Assisted in **development** and **testing** & ensured **Definition of Done.**
	+ Conducted **Sprint Review** and **Retrospective Meetings** at the end of each **sprint** to know if everything is going well and if there are any obstacles faced in the sprint.
	+ Initiated **Change Requests,** after project is Live, by conducting **Feasibility Study** & thereby collaborating with the IT team through various channels & portals.
	+ Profound understanding of **customers’ needs** and providing the required banking services.

# CERTIFICATION

Certified Business Analyst, IIBA [EEP]

# EDUCATION

**B. Sc - Biotechnology.** 62.5% **(**2009)

## Project 2: Developing Portfolio Management System to streamline RM Interactions with the customer



##  Duration: 2.5 year

**Project Summary:**

* Actively conducted **SWOT analysis** for CMS to know the bank’s strengths, the opportunities in the market, where the bank is lagging & to stay ahead of recent market trends.
* Used **Gap Analysis** to upgrade **K Force application** from current state to the desired future state**.**
* **Gathered requirements** using **Elicitation Techniques** like **Documentation & Interviews**. Involved in **Prototyping** of screens for CMS services to make the software highly user-friendly while lodging complaints
* Created and maintained **BRD, FRD** & **SRS** with **UML** & **Activity diagrams** and assisted the development team in understanding **Use Case Specifications**.
* The stage wise requirements tracking is done through **RTM**
* Assisted in the **testing** by preparing **Test Case Scenarios** and ensured the

**UAT** is successful.

* **Authorized** all cash transactions, passed cheques, issued Demand Drafts, Bankers Cheques & **approved** new current and savings accounts after thoroughly verifying KYC and bank norms.
* Resolved customer complaints using **Root-Cause Analysis** to find a permanent solution to the problem. Improved customer relationship with the bank by **lending Personal loans & Business Loans** based on the customers’ eligibility, needs & bank norms.

**Axis Bank Ltd** (Oct 2018 – May 2021)

**Designation**: Manager

**Role**: Business Analyst

* **Effectively utilized business analysis methodologies to enhance business processes, involving the analysis of workflows, customer interactions, and transactional data. Adjusted strategies accordingly to enhance processes.**
* **Conducted enterprise analysis, including GAP, SWOT, RCA and Feasibility Studies to gather business requirements, resulting in increase in team efficiency.**
* **Oversee day-to-day activity of resources for project quotations, service delivery, and quality/delivery issues.**
* **Collaborate closely with developers to implement requirements, providing crucial guidance to testers during the QA process.**

**ICICI Bank Ltd** (Oct 2010 – Oct 2018)

**Designation**: Deputy Manager

**Role**: Privilege Banker (Relationship Manager)

* **Acquisition of HNI/UHNI clients by to increase overall mapped book.**
* **Assists client in financial advice and support in order to aid them in achieving their financial objectives.**
* **Offering quick response in term of servicing needs to mapped as well as non-mapped client.**
* **Amplifying existing relationships with Corporate & HNI clients through cross-sell.**
* **Increasing PH of the clients by offering other assets and liability products.**
* **Augmenting CTG ratio by sourcing family and group relationship to the book.**
* **Assisting Branch Operations team during audits in order to ensure operations & risk control**
* **Closely tracking of demand funnel and lead generation for short and long term product cross sell as per KRA**
* **Ensuring complete compliance and process adherence in terms of banking and regulatory guidelines.**
* **Coordinating with Marketing team for sales promotions and brand visibility activities.**