



## CONTACT

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## CERTIFICATION

- Certified IT Business Analyst (IIBA- EEP) endorsed.
- IRDA
- Lean Six Sigma Green Belt Certification conducted by AIQM.

## TECHNICAL SKILLS

- MS Visio
- Jira (Project Management Tool)
- Balsamiq/Axure (Wireframes and Prototypes)
- Reporting Tool- Power Bi & Tableau
- Database- My SQL
- Advanced Excel MS Office

## SOFT SKILLS

- Team Work
- Communication
- Adaptability
- Problem Solving
- Creativity

# VISHAL INGALE

Strategic and results driven Business Analyst with 5 years of experience in business operations, client relations and new business development. A creative thinker with strong analytical skills that align with business strategy to meet business objectives. Equipped with excellent communication skills, work ethics and willing to work as a Business Analyst/Product Owner/Scrum Master.

## PROFILE SUMMARY

- A result oriented professional with 5 years of experience across multiple organization in SME banking asset department.
- In depth knowledge of SDLC (Waterfall and Agile).
- Proficient in Waterfall Model: Requirements gathering using elicitation techniques, prepared BRD, FRD, SRS prepared RACI matrix, created UML diagrams and Prototypes, tracking requirements through RTM.
- Expert in Agile Scrum: Creating user stories, Acceptance criteria, BV & CP, Sprint and Product backlogs, conducted various Sprint Meetings, Sprint and Product Burndown charts and ensured DOR and DOD checklist.
- Hands on experience in CRM, Omni Docs/Omni Scan, PMS, Finacle, Oracle Flexcube and Signdesk.
- Skilled in lead generation, sales pipeline, client prospect and managed customer retention by working with various groups like RCU, credit and Product to provide end to end solutions to the client.
- Engagement with the clients, collating the requirements, analysis and validation of changes requested by the stakeholders along with maintaining compliance requirements.

## ACADEMIC QUALIFICATIONS

- MBA (Operations & Marketing)- Dept. of Management Sciences, PUMBA- 2019
- B.E.(Mechanical)- Deogiri Institute of Engineering- 2016
- HSC- Deogiri College- 2012
- SSC- Holy Cross English High School- 2010

## CORE COMPETENCIES

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

## DOMAIN KNOWLEDGE

- Banking

## WORK EXPERIENCE

Yes Bank Ltd  
(June 2024 - Present)

HDFC Bank Ltd  
(August 2023- June 2024)

Kotak Mahindra Bank Ltd  
(February 2021 - August 2023)

ICICI Bank LTD  
(May 2019 - November 2020)

## POSITIONS OF RESPONSIBILITY

- Coordinator- Placement & Corporate Relations Cell.

## INTERNSHIP/ PROJECTS

Global Market Insights- Market Research Analyst – (June 2018- July 2018)

## AWARDS AND ACHIEVEMENTS

- Completed a workshop on Indian Financial Market conducted by KARVY 2017
- Awarded for innovation in process improvement 2023

## PROJECTS

### **Project Name: Insta OD**

#### **Project Description:**

Insta OD is pre-approved overdraft facility designed for sales officers to their existing portfolio clients for loan upto 15 lakhs. It is added under Offers in the Net Banking system and client can avail the loan from login to disbursement within 15 minutes. It was a successful project and 88% of Pan India clients availed the Insta OD offer.

#### **Roles and Responsibilities:**

- Collaborate with Product Owner to analyse and refine user stories or requirements.
- Participate in grooming sessions to refine user stories.
- Facilitated clear communication between all stakeholders to ensure smooth and workflow and timely project completion. Also addressed issues or changes promptly and ensuring the project stayed on track.
- Gathered requirements using Elicitation Techniques and prepared BRD, FRD, SRS, RACI matrix.

### **Project Name: Portfolio Management System (PMS)**

#### **Project Description:**

Portfolio Management System (PMS) project was initiated to improve records availability and accessibility of information, collateral and documents.

#### **Roles and Responsibilities:**

- Techniques Created user stories with acceptance criteria with the assistance of Product Owner. Added user stories in the Product backlog using Jira tool.
- Prioritized the requirements using MOSCOW and FURPS techniques, added user stories I product backlog based on prioritization order.
- Participate in grooming sessions to refine user stories.
- Interacted with the Business and Product Head to gather requirements using various Elicitation.
- Prepared UML diagrams and Prototypes and requirements tracking through RTM.

### **Project Name: CRM**

#### **Project Description:**

CRM is a cloud-based customer relationship management (CRM) solution that helps businesses manage customer-related processes, from lead capture to post-sale.

#### **Roles and Responsibilities:**

- Assisted Product Owner and created DOR and DOD checklist. Participated in Sprint planning meetings, Sprint review meetings, Sprint retrospective meetings and Daily Scrum meetings to remove road block in the project.
- Participated in product planning and UAT to successfully deliver sprint component.
- Generated Sprint, Product Burndown charts to track the project progress.
- Collaborated with Scrum Master and Product Owner for BV and CP.
- Assisted Testing team in preparing test cases from use cases and ensured UAT was successful.