SHRUTHI B N
Business Analyst

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CORE COMPETENCY

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

TECHNICAL SKILL

Modeling tools: MS Visio, Draw.io
Prototyping & wireframe tools: Axure & Balsamiq
Reporting tools: Power BI and Tableau
SDLC models: Waterfall & Agile scrum
Project management tool: Jira
Database: SQL
Documentation tools: MS Office Suite

DOMAIN KNOWLEDGE

Customer relationship management,
NPA Management, Portfolio Optimization,
Risk Mitigation, Compliance,
Stakeholder Liaison, Debt Restructuring.

CERTIFICATION

Certified IT-Business Analyst, IIBA (EEP)

EDUCATION

MBA in Banking and Finance 2013-2015

Bachelor of Engineering (BE) in
Computer Science VTU 2007-2011

ACHIEVEMENTS

Retail Sprinters Award in Q1 FY 2017-18 for outstanding contribution towards mortgage business portfolio.

Top 100 Achievers award (PAN India)
Star Performer Reward and Recognition consistently for 3 years.

Award & Recognition in FY 2014-15 for resolution of Moderate ticket cases.

LANGUAGES KNOWN

Kannada, English, Hindi

CAREER OBJECTIVE

A highly motivated professional with 11 years of total experience in Banking, including 5 years of relevant experience as an **SME and Business Analyst**. Skilled in gathering and analyzing business requirements, bridging gaps between stakeholders and technical teams, and delivering scalable solutions. Experienced in process improvement, requirement documentation.

PROFILE SUMMARY

- In-depth knowledge of **SDLC** in various phases (i.e waterfall & agile)
- Proficient in the **Waterfall Model**: Gathered and documented requirements through elicitation techniques, prepared **BRD, FRD, and SRS**, developed **RACI Matrix, BCD, UML** Diagrams, and **Prototypes**, and tracked requirements through **RTM**. Well-versed in managing **UAT** and handling **Change Requests.**
- Expertise in **Agile Scrum**: Crafted **user stories with Acceptance Criteria,Business Value (BV) & Critical Path (CP),** managed **Sprint & Product Backlogs,** and facilitated various **Sprint meetings.** Generated **Sprint & Product Burndown charts** and ensured adherence to **DOR and DOD** checklists.
- Experienced in managing delinquent accounts, developing recovery strategies, overseeing legal proceedings, performing data analysis, optimizing processes, managing stakeholders, reporting, and generating actionable insights to enhance recovery processes and support strategic decision-making.

WORK EXPERIENCE

IDFC FIRST BANK LTD   May 2020–July 2024

Designation: Manager
Project 1: Agile project: SFDC application for IDFC First Bank

Project description:
The project involves developing and deploying a Salesforce CRM system for IDFC First Bank's collections team. The system will consolidate borrower information into a 360-degree view, manage loan settlement requests, empanel collection agencies, and streamline approval processes.

Role: 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 analyze 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 tasks.
- 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.
- Work closely with developers to answer questions, resolve issues, and provide guidance during the implementation of user stories.
- Assist in the development of **test cases** and scenarios based on domain knowledge.
- Collaborate with the testing team to ensure that test cases cover all relevant aspects of the system.

- Provide feedback during **sprint reviews and retrospectives** to help the team improve its processes.
- Identify **potential risks or challenges** related to the domain and work with the team to develop mitigation strategies.
- Proactively address issues that may arise due to gaps in domain understanding.
- Handled high-profile clients and minimized Non-Performing Assets (NPA) and delinquent portfolios.
- Managed strategic customer accounts daily and resolved intricate customer issues.
- Reported bad loan accounts to prevent future risks and conducted quarterly presentations on department performance.

Project 2: Agile project: Reporting Module system for IDFC First Bank
Project description:
The project aims to enhance the Reporting System Module for IDFC First Bank by enabling employees to generate and download additional documents, such as interest certificates and insurance-related files, access borrower KYC and loan documents submitted during processing. Provide the collections team with daily MIS reports to track performance and collections.
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.
- Reported bad loan accounts and conducted quarterly presentations on business projections and revenue.
- Generated leads for loan account and insurance products

ICICI BANK LTD   MAY 2013 – March 2020

Designation: Manager

Project name: Waterfall project: CAPS application for ICICI Bank Ltd

Project description:

ICICI CAPS means Collection Activities Processing System. It is a Mobile-based Automation of Receipts on Collection Activities Processing System.

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.
- Managed Banking products such as Mortgage and Credit cards. served premium clients and minimizing NPA and delinquent portfolios.
- Led teams to meet performance targets and handled escalations for VIP clients.
- Conducted audits for agencies and stockyards to ensure compliance.
- Generated MIS reports and provided feedback on fraud cases to the Risk Control Unit.
- Reported bad loan accounts and conducted quarterly presentations on business projections and revenue.
- Generated leads for loan account and insurance products