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|  | | |  | **Prashant Ghalke**  **Sr. Business Analyst / Product Manager /Certified Scaled Agile PO/PM**  Understanding the business “Needs” and taking a strategic approach in business analysis for discovering solutions for business challenges that create a greater value for the business. |
| Profile Summary  * 13 years’ experience in BFSI domain. * **11 plus** year of experience as a Business Analyst / Functional Consultant. * Certified Scaled Agile Product Owner/ Product Manager. * Experience in US Retail and Correspondent Mortgage Lending Practices, Commercial Lending, Wealth Management, Retirement services, Credit Cards, Payments, Treasury, Mobile apps. * Experience with all the knowledge area of Business Analysis; Business Analysis Planning and Monitoring, Elicitation and Collaboration, Requirement Life Cycle Management, Strategy Analysis, Requirement Analysis and Design Definition, Solution Evaluation. * Experience with both Adaptive (Agile) and Predictive (Waterfall) Approach. * Experience in writing Business Requirements, Functional and Non-Functional Requirements, User Stories, Use Cases, Process flow diagram. * Experience in Pre-Sale activities like writing Business Case, BID Management, Requirement Understanding Document (RUD), providing RFI/RFP/RFQ responses, review SOW, PPT and POC. * Product Manager Responsibility includes: ensuring product completeness, program vision and road Map, participate in demos and inspect and adapt(I&A) , and defines program releases. * Experiencing in Prioritizing Techniques for Product Backlogs such has Grouping, Ranking and Negotiation. * Experience with Estimation Techniques such as Top Down, Bottom up, Rolling Wave, Delphi and Rough Order Magnitude (ROM). * Experience in Risk Analysis and Management technique to identify the uncertainty that could affect the value. * Experience in conducting Interviews, Workshops, Brainstorming and Focus Group activities. * Experience in writing SQL queries. * Experience in System Integration Testing (SIT) for delivery projects.  Education Stratford University, Falls Church, VA, USA.   * Complete MBA from Stratford University major in Finance with a GPA score of 3.86/4.   **IT Skills**   * Tools: Word, Excel, Power point, Visio, MS Project, Jira, TFS, Confluence * Rational Databases: MySQL, Oracle and DB2.   **English Communication**   * IELTS over all Band of 7.5 out of 9 * Speaking Band 8 and Writing Band 7.5 |
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|  | Strength   * Team Player * Problem Solver * Fast Learner * Decision Maker * Creative Thinker * Solution Focused * Customer Oriented * Flexible Worker * Stress Resilient | |  |

**Experience**

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| **Company** | **Role & Duration** | **Responsibility** |
| **CAPCO** | ***Sr. Consultant/ Product Owner***  ***Mar 2020 – Till date*** | Worked as a Transformation Manager. Prepare a business case on benefit and effective tracking to help business stakeholder to take discussion for go or no go with the project from current state to future  Prepared a vision approach for long term strategy and based on that interacted with stakeholder to gather EPIC’s and further drilled down to User stories. |
| **SLK Group** | ***Sr. Business Analyst / Product Manager*** Nov 2014 –Feb 2020 | 1.On delivery model, I worked with multiple financial clients and covered both Assets and Liabilities side of the business. 2. On the Asset side, provided technical business analysis on lending applications related to Mortgage, Corresponding, Commercial and Commission based applications related to Wealth and Retirement services. 3. On the Liability side provided technical business analysis with online opening application both for retail and commercial clients. 4. Briefly worked on cash management services such Lockbox and Payment services. |
| **S-Apps** | ***Business Analyst*** Feb 2012 - Oct 2014 | Provide business analysis on custom IT based business process solutions, next-gen mobility solutions and product engineering services, specializing in the Healthcare, Banking & Finance, Telecommunications, Technology and Media & Publishing industries. We work alongside our clients to ideate and build next-generation solutions, designed with a particular technology stack in mind. |
| **AstaCrs** | ***Business Analyst*** Jan 2010 - Dec 2011 | Business Analysis on “Mortgage Product & Pricing” I.T team of the bank and our team was taking care of the configurations, Rate sheet, managing of risk associated with products that had to be incorporated into the bank’s mortgage plans – as & when there were changes occurring either in the open market or if the federal guidelines were modified. |
| **Bank of America** | ***Financial Associate*** July 2005 - Aug 2007 | Work with account opening application for retail banking customers. Our team was taking care of any changes or enhancement in application. I.e. Authentication of Customer, Perform AML/KYC due diligence on clients, identified multiple significant cases, red flags and patterns associated with the laundering of illicit funds and Prepared suspicious activity reports for BSA/AML management. |

**Key Consulting Engagement**

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| Bio-Authenticate is developed in-house targeting the bank user which helps them enabling the two-factor authentication (2FA) security features for bank account login and transactions – making them more secure. v It works in both online and mobile banking. No matter where you do banking, 2FA is an important security measure now a day. If the user try logging into the bank website or doing any transaction, it immediately sends a notification to the mobile phone and ask the user to authorize via finger print scan, face recognition or, security questions as well as password to authorize. |
| Alexa voice service is developed in-house targeting the bank user which helps them to know all banking details by just talking to Alexa android app or amazon echo devices.It’s helps bank users to know their account balance (debit/credit), payment due, last transactions and also even scheduled payments. |
| SLK Chatbot is personal assistant solution developed using Facebook messenger platforms which helps user to know banking information. It helps bank users to know their account balance (debit/credit), payment due, last transactions and also even scheduled payments |
| Retail Mortgage Banking Loan origination android app simplifies originating loans for the bank customers. It makes the loan origination process fast which can complete the onboarding of customer expeditious by uploading personal details from driver license and professional details via LinkedIn. |

**Key Delivery Engagements**

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| CAPCO  Strategic and Transformation Project | Working with one of the leading banking client, the project was to optimize the cost centre service by reducing the call volume and increase the scalability to chat channel.  Deflecting the customer journey from IVR, CIVR and Call channel to Chatbot and Chat channel.  This will help them to automate and have minimum human interaction  Save the cost about $0.40 per min on each call. |
| SLK  Strategic / Migration Project | To envisage and implement the Loan origination system to increase the Scalability of Mortgage Business by considering the below three (3) important factors   * Productivity Efficiency * Compliance savings and * Revenue generating   It was decided by the bank to retire Fiserv; UNIFI product and Sunrise WGS **(WiproGallagher solution)** NetO Product.  Subsequently Loan Origination System –NetO Product was customized to more than 50% and the budget was overrun by more than three times. |
| SLK  Inhouse Project | Docutech Cooperation had proprietary .Net application which converts loan application request data to digital format like PDF and emailing the PDF format.  A leading US bank wanted to consume document generation engine to convert the entire loan application request to PDF. The loan application source system used was Unifi.  **SLK Solution:** Developed .Net service application to consume loan application request coming from Oracle DB of US bank, then fetch the data from DB, further process the data as XML payloads and finally submit the data to Doc engine. This subsequently will process, generate and email PDF. |