

***Top-performing and solutions driven Product Owner, Functional Business Analyst and Certified Scrum master having about 8 years of experience in managing and driving solutions for complex business problems through simple to use, scalable & sustainable approaches, building and maintaining strong client relationships. Well experienced in identifying, extracting process improvements and market research. Handled various assignments in IT, Banking, Cross border payments, Cards and payments, AML, KYC and CRM domain. Have over 5 years of research experience in CRM awarded with doctoral degree.***

### **PROFESSIONAL SUMMARY:**

- Possessing 8 years of experience in Business analysis, Product owner and Certified scrum master.
- Experience with SaaS products and banking applications including business model development, value proposition.
- Have experience as Product owner responsible for Product Backlog to ensure it is aligned to the Product Roadmap and ensured features delivered as per the roadmap. This includes driving and enhancing operations capabilities from new idea generation, to market & technology insights gathering, opportunity development, to concept to product lifecycle management.
- As a Product Owner closely work with product managers, product directors and technologists to define and prioritise the features and stories, ensure alignment with use and business needs and maximise value of development. Monitor and track benefit realisation against development of Epic / Feature.
- As a business analyst worked effectively delivering key business results with emphasis on process improvements, quality service delivery and facilitating significant benefits to business technically and operationally. Identify and remove impediments and blockers.
- Act as the central resource and driving force for the design, process, manufacturing, test, quality, and marketing of product(s) as they move from conception to distribution.
- Worked on workflow automation, captured current state analysis of the workflow and as per the new proposed solution moved manual process to automatised which hugely benefited client as human intervention was eliminated in operating the flow.
- Have excellent problem solving and analytical skills to design customized solutions and perform gap analysis by identifying 'As-Is' and 'To-Be' business process. Have experience in performing root cause analysis, SWOT analysis, decision analysis, Risk analysis and Ranking method.
- Work closely with Sales and Marketing to make sure the role to increase the revenue continuously to make sure the product that is built are used by the customers across the focused geographies.
- As a product owner, business analyst and scrum master Responsible for End-to-End releases. Ensured smooth releases and evidenced with Test results.

## **STRENGTHS:**

- Solid understanding of the product lifecycle. Lives and breathes Agile as a way of living; must be able to work autonomously.
- Understanding of Agile methodologies, technical understanding of products, and up to date on industry standards and best practices.
- Comfortable working with multiple teams, in-house and remote.
- Excellent verbal and written communication skills.
- Able to build strong interpersonal relationships with other business analysts, UI/UX team, leadership, senior management, and internal and external stakeholders.
- Strong communicator and creative problem-solver, Adaptable, Quick Learner, Committed, Resourceful.

## **EDUCATION:**

- **A Doctor of Philosophy** from Business Management on **Customer Relationship Management in Banking** **Dec 2015**
- **Master of Business Administration in Finance** from Osmania University. **April 2009**
- **Bachelor of Commerce and Computers** from Osmania University **May 2007**

## **SKILLS:**

Project Management Tools: Knowledge in MS Excel, PowerPoint, Word.

SDLC Methodologies: Agile, and Waterfall.

Modelling and Design Tools: Microsoft Visio.

Prototyping tools: Axure RP Pro 6.5, Balsamiq 3.0

## **WORK EXPERIENCE:**

**Role: Product Owner, Business Analyst and Certified Scrum master** **March 2019 -Till date**

**Company Name - 2: Techwave Consulting Pvt Ltd**

**Client: Thebigword, Leeds, UK**

**Project Applications:** Interpretation management system, Translation management system, Wordsynk Client, Wordsynk Network, Wordsynk network Mobile.

### **Project Description:**

- Worked on **Interpretation Management System (IMS)** application, process of booking interpretation service (Spoken translation – Spoken language of the customer to the target language) to the end customers.
- Worked on **Translation Management System (TMS)** application, process of translating Written document (From source language to the target language).
- Worked on **WordSynk Client** application where clients can create booking request for interpretation service (Spoken translation – Spoken language of the customer to the target language)
- Worked on **WordSynk Network** application, where translators can accept the interpretation work and deliver the services and raise invoices.
- Worked on **Software as a service (SaaS)** allows users to connect to and use cloud-based apps over the Internet. Worked on SaaS model, multi-tenant solution where in the suppliers can subscribe and avail the services. There are various services provided so the supplier can choose what services they wish to avail and got those services the payment is done.
  - Re-engineer software products into multi-tenant SaaS solutions leveraging cloud infrastructure and platform solutions. Assessment, design and implementation of the right multi-tenancy model. Best practices for SaaS application security and compliance.
  - Contemporary user experience with visual, responsive and Interactive design.
  - End-to-End DevOps to reduce release cycles and improve quality.

### **Roles and Responsibilities:**

- Worked on process improvement, backlog grooming preparing and refining Epics and Features, User Stories development, prioritization and estimation.
- Understand the problem that needs to be solved; document the customer requirements and constraints and prepare the necessary functional and non-functional requirements.
- Worked on Microsoft Azure micro services. Prepared scope document and user stories for micro services specifying API calls.
- As a business analyst, performed Current state analysis on current business process, defining scope of the project along with position statement.
- Work on Process improvements, Market Research, Competitor Analysis etc. and advise the Head of Product of results.
- Expertise in conducting brainstorming sessions, interviews, Surveys and Observations to elicit requirements from various stakeholders and reduce ambiguity associated with the complex requirements.
- Create and maintain high level associate engagement on elicited feedback from Client and internal stakeholders on quality performance of business solution provided by team.
- Prepared various artefacts i.e., Scope document, Requirement clarification logs, Decision Analysis report, Requirement review report for each feature and sent to client for sign off.

- Prepared User stories, tasks and assigned it to the developers and testers in Azure DevOps. Responsible for the delivery of Business Requirements within project timelines.
- Ensured requirements are articulated clearly with great detail so that technical team can develop and deliver required business capability to clients.
- Worked closely with developers, testers within the program to ensure integrity of the end-to-end solution.
- Provide demonstration to the Stakeholders and the users on the features developed.
- Monitoring user feedback and creating supporting documentation user manuals, post release document for the Customer Support.
- Facilitated Sprint Events like Sprint Planning meeting, Daily Stand-up meeting, Sprint Review meeting, Sprint retrospective meeting. Conducted sprint demo on the feature developed.
- As a product owner, business analyst and scrum master Responsible for End-to-End releases i.e., deployment from Dev environment, QA environment, UAT environment and Production Environment. Ensured smooth releases and evidenced with Test results.
- Organize interdepartmental activities ensuring completion of the project/product on schedule and within budget.
- Provided training end to end on the IMSD application for the new joiners.

***Role: Business Analyst and Product owner***

***July 2009 to Feb 2015***

***Company Name - 1: IDBI Bank Ltd.,***

**Roles and Responsibilities:**

- Worked as Product owner overseeing the development and management of the platform roadmap based on the adopted strategies and vision for banking and payment applications – Corporate and retail loans, Deposits (Bulk, Individual and corporate deposits), Insurance (Wealth assurance and all other insurance products).
- As a business analyst, performed Gap Analysis to check the compatibility of the existing system with the new business requirements. Participated and facilitated meetings with business and technical Subject Matter Experts (SMEs) to capture the high-level function points and business practices on various banking and payment applications.
- Worked on process improvements on various financial reports generated in the bank like STR, Daily financial report, Cash retention limit report.
- Worked on enhancements on AML and KYC applications as per the new banking rules and standards.
- Worked on End-to-End development for E-CTS application. Performed GAP Analysis and formulated the TO-BE features - AS-IS: In existing system, cheque clearance performed only in clearing houses and TAT for clearing a cheque takes 2-3 working days. TO-BE – The proposed system is digitalised application, CTS scanners are placed in every branch, so the cheques are scanned and cleared in one working day.

- Worked on End-to-End development for Locker management system and Current chest management application. Involved in gathering the requirement with the SMEs to get the maximum information about the work-stream including currency management, inward remittance, outward remittance, cash daily limit maintenance.
- Performed Current state analysis on current business process, defining scope of the project along with position statement.
- Conducted workshops, Interviews, questionnaire and gathered requirements from various employees of cheque clearing house.
- Prepared BRD, FRD document and ensured all the requirements are met in the developed application.
- Communicated with all stakeholders and SMEs in all phases of the project, make sure the process is on the right track. Ensured that the application met user and management expectations.
- Handled change requests and responsible for the delivery of Business Requirements within project timelines.
- Created and managed the project schedule, monitored the whole team to complete tasks in timely manner.
- Provided KT and training sessions on the various applications to the new joiners.

***Role: Assistant Manager, Banking operations***

***Department: Corporate and Retail Banking Group, Loans, Deposits, Insurance, AML and KYC policies***

**Roles and responsibilities:**

- Championed the Introduction of the TAT system at IDBI Bank. TAT involved highest degree of customer satisfaction to ensure that privileged clients and their requests are addressed on high priority.
- Developing and maintaining corporate relationships for accomplishment of group objectives by generation of business.
- Providing wide range of services to all Small, Mid, Large corporate and retail banking customers.
- Have complete operations experience in Finacle Banking operations, processed all Inter-bank (NEFT, RTGS) and intra-bank transactions (Self transfers and Account to Accounts transfer within the bank accounts).
- Worked on Cross border payments – SWIFT payments.
- Counselling corporate clients and high net-worth individuals with regard to their borrowing needs.
- Reviewed and processed all loan requests (All Corporate, Retail and mortgage loans) in a timely manner.
- Worked on all Insurance products and services provided by Bank.
- Performed Credmin-operational work like preparing stock reports, timely disbursement of loans.
- Cross-selling banks financial products and services to clientele.
- Worked in treasury operations like handling call money market, prompt payment of intra-day transactions.
- Assisted with carrying out the operations of the Anti-Money Laundering (AML)

- Program including recordkeeping and reporting requirements related to SARs, Cash Transaction Reports (CTRs), Customer Identification Program (CIP), requirements established to detect and prevent money laundering, fraud and terrorist financing.
- Documented findings of investigations by developing and maintaining account files in order to comply with the AML customer due diligence policies and procedures.
- Prepare Suspicious Transaction Reports (SAR) with established regulatory guidelines and procedures.
- Updating KYC records as per the Customer due diligence and risk assessment.
- Prepared weekly, monthly, quarterly financial and reporting the same on timely basis.

**ACHIEVEMENTS:**

- Received **Client hero award** for the year **2020-21** from **Techwave Consulting Pvt. Ltd.**
- Received **Client hero award** for the year **2019-20** from **Techwave Consulting Pvt. Ltd.**
- Certification on **Professional Scrum Master** in 2020 from **Scrum.org**
- Awarded with Best employee in 2014 from **IDBI Bank Ltd.**
- Certificate in **Finacle Banking operations** from IDBI Bank, Year 2011
- Certificate in **Customer Relationship Management** from IDBI Bank, Year 2014

**Notice period:** Less than 1month