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Summary

4 years of total experience with 2 years in Business Analysis in Webcuits Technology Pvt Ltd and 2 years in Credit administration in

Hinduja Leyland Finance Pvt Ltd. I used to perform tasks such as

-- preparing Dashboards, Reports ,Data modelling and Data Visualization using Microsoft Power BI tool.

--Developing methodologies to support digital transformation projects.

--Own the end to end business analysis activities for the program

--Business Analysis Planning and Monitoring

--Elicitation & Collaboration

--Requirement Lifecycle Management

--Strategy Analysis and Solution Design

--Done Requirement Analysis

--Driving end to end requirement gathering workshops and related documentations

--Driving all front end discussion with the client team about their requirements.

--Providing SME support to client and IT team.

✓Why hire me?

I have extensive hands on Agile methodologies, Scrum. Good working knowledge of SQL queries. Proficient in Microsoft Excel and Power Point. Functional expert on Credit Risk, with strong knowledge of end-end business process. Functional Specifications, User Stories, Design and Solutioning (Impact Analysis and Validations) also have Knowledge about Risk management, Financial, Banking and Credit terminologies of NBFCs & BFSI.

Experience

Business Analyst

WebCuits

Feb 2019 - Present (2 years 2 months +)

Job Profile & Responsibilities as Business Analyst

My responsibilities as a BA (Fintech) included various Managerial as well as analytical tasks which were as follows -

1) Analysing Client requirements and developing a plan to customize our software CloudNBFC for them.

2) Co-ordinating with Development teams to make sure they understand the client requirements clearly.

3) Writing Software Documents (Non-Tech) which can be used by the clients to understand how to use the software.

4) Researching the Fintech market from time to time, to make sure our team keeps adding the in-demand features to the software.

5) Running UAT for client and their employees to make sure the software is easy to adapt and use, and making a list of issues faced by client which can be shared with the development team for enhancement.

6) Preparing Data reports, Dashboards and Data modelling and visualisations using Power BI.

Hub credit administrator

Hinduja Leyland Finance

Aug 2017 - Nov 2018 (1 year 4 months)

- Worked in Hinduja Leyland Pvt Ltd as Hub credit administrator for entire M.P region (Bhopal, Indore, Jabalpur, Gwalior) in Two wheeler department from 1 Aug 2017 to 8 Nov 2018. Also experienced in handling Heavy commercial vehicle(HCV), small commercial vehicle(SCV), construction equipment(CE), Construction equipment(CE). Job Role and Responsibilities as Hub Credit Administrator :

- 1) Credit Appraisal
- 2) Managing back end activities of file disbursal, Dealer payments, sanctioning DO, files dispatch ECS clearance & approvals.
- 3) Appraising proposals, conducting risk analysis & scrutinizing relevant documents before sanctioning, ensuring compliance with organizational credit policies.
- 4) Overseeing the comprehensive study of client creditworthiness during the process of sanctioning credit to corporate / individuals through Primary and Secondary Researches.
- 5) Supervising Data Verification and Field Investigation activities with a view to obtain accurate information to assess the creditworthiness of the clients. Making collection of Post Disbursal documents.
- 6) Driving steps of escalating the process of disbursement with accuracy based & fast turnaround time.
- 7) Generating MIS reports to update the top management about business performance.
- 8) Working as the chains between the Top Management & the Subordinates.
- 9) Ensuring minimal credit risk in accordance with company policies and risk management strategy,

Education



Shri. Shivaji Education Societys Dr. Panjabrao Deshmukh Nursing Institute, Shivaji Nagar, Amravati

Master of Business Administration - MBA, Finance and Financial Management Services

2016 - 2019

Have done MBA(HR & Finance) with 71% distinction from Dr. Panjabrao Deshmukh Institute of Management Technology and Research RTMNU University 2019 pass-out. Also have 1.5 years

of experience in Hinduja Leyland finance Ltd as a HCA in Bhopal. Having brief knowledge about finance ,credit and banking industry.



Rashtrasant Tukadoji Maharaj Nagpur University

Bachelor of Engineering - BE, Electrical and Electronics Engineering

2010 - 2014



Maharashtra State Board

HSC, General Studies

2008 - 2009



Maharashtra State Board

SSC, Science

2007 - 2007

Skills

Microsoft Power BI • Agile Methodologies • Scrum • General Banking • Financial Analyst • Documentation • Credit Analysis • Operation management • Microsoft Excel • Powerpoint