

Tushar Hak

Product and Business Analyst

Male | 29 years | English, Hindi

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Work Experience**5.5 years****Product Manager at LoanTap Financial Technologies, Pune****(Apr'20- Present)**

- Building **Mobile** and **SMS Scraping Framework** to identify creditworthiness of potential Loan Applicant
- Building various Financial models such as **Credit Risk model** to determine the Creditworthiness of Loan Applicant
- Requirement Elicitation** with different Stakeholders to design **BRD/FRD/TSD** and Creation of **Impact Assessment document** highlighting the **Gap Analysis**.
- Designed LT Plus Mobile App** for Salaried as well as Self-employed professionals to make the customer journey Digital.
- Managing Tie-ups & business rules engine with major clients:
 - Line of credit:** (Subvention/Non-Subvention Models): Big Basket, Shop-X, Jumbotail, Bounce, OkCredit
 - Term Loan:** Akbar Travels (Holiday Loans ShopKirana), SnapBizz, My Booster, Bounce
 - DSA:** ShopKirana, Multifit, Oxy-Medical Term Loan
 - FLDG:** Open Bank, Ujjivan Small Finance Bank
- SPOC between IT team and client in helping them to understand the requirements using **BRD/FRD/TSD**
- Testing end to end flow once product is integrated in the system
- Providing Training to all departments about the new product designed and scheme of the product
- Evaluating data in **Excel & Power BI/Tableau** for preparing **MIS reports**
- Monitoring business MOM growth, KPI's & presenting it to management

Programmer Analyst at Cognizant Technology Solutions Pvt Ltd, Pune**(Apr'14-May18)**

- Expertise in **Banking and Financial Services** esp. **European Payments- FPS, CHAPS, BACS, SEPA & SWIFT MT, ISO20022**
- Requirement gathering and Analysis with Business stakeholders. Elicitation through brainstorming, Interviews and **BRD** analysis.
- Working on **RTM(Requirement Traceability Matrix)** for **Impact Analysis**
- Responsible for Software Testing Life Cycle which includes Estimation, Designing Test Scripts, executing Test cases, Analyzing & Documenting the Results using both **Agile** and **Waterfall model**
- Senior Resource for testing **T24**(Banking application) using **Quality Centre (Test Management tool)** for updating the test scripts, Defects and updating the Test execution report to client on daily basis at **First Abu Dhabi Bank account, Pune**
- Senior Resource for testing banking applications in B-Paid project at **Barclays account, Pune**
- Offshore SPOC for testing the Lloyds Banking application using **SSH Tectia tool, Quality Centre (Test Management tool)** at **Lloyds Account, Pune**
- Responsible for testing **IFCDOCS** and **iDesk** applications used by World Bank using tools like **SQL Developer, Toad for Oracle, Quality Center (Test Management tool)** at **World Bank Account, Chennai**
- Logging and Tracking Defects using Test management tool **JIRA** at **World Bank Account, Chennai**

Summer Internship – Samunnati Finance**(Apr'19-Jun'19)**

- Sentiment Analysis of Financial Agri News articles and automating it with power BI**
 - This project was done using **R** and **Python** to assist senior management to get an overview of the financial news articles and derive insights without going through the news article
 - Developed a Sentiment analysis dashboard using **Power BI, Tableau** and integrated it with **R code** to **automate** the whole process.
- Loan Default Prediction Model to determine the customer who will default on Loan in future**
 - Developed Loan Default prediction model using **R script** to predict whether the customer will default on loan or not

Achievements

- Branch Topper** in 4th Sem- **MBA (GPA- 8.37)** (2020)
- Certification in PowerBI, SQL and R** from Equiskill and DataCamp (2019)
- Best Employee of the month** award for exemplary performance at **Cognizant Technology Solutions** (2016)
- Best Manager Award**, for exemplary performance at college Inter college event- 'Apremya' (2010)
- Branch Topper** in 2nd Sem- **B. Tech (GPA- 9.08)** (2010)
- Certificate of Merit** in class 10th by E.D.B Staff Welfare Cooperative Ltd (S.B.I. Sponsored bank) (2007)

Academics

Degree	Stream	University /Board	Institute	Year	(%/GPA)
M.B.A.	Business Analytics	SIU	Symbiosis Centre for Management and Human Resource Development, Pune	2020	6.96/10
B. Tech	Electronics and Communication	VTU	Nitte Meenakshi Institute of Technology (Autonomous Institute), Bangalore	2013	8.5/10
12 th	Science	C.B.S.E.	K.C Public School, Jammu	2009	76
10 th		C.B.S.E.	K.C Public School, Jammu	2007	87

