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**Profile Introduction:**

Senior Business analyst in Insurance Domain with a total experience of 14 Years in insurance operations and SDLC.

**PROFESSIONAL EXPERIENCE:**

* Currently working as Senior Business Analyst with experience in **General insurance & Life Insurance domain**.
* Experience in **Software development lifecycle process** (Analysis, Documentation, Development, Testing, Deployment and Maintenance).
* Experience in handling projects in **Health, Motor, Travel, Marine, Workmen Compensation and Other Commercial Insurance** Products Across various policy systems such as policy issuance, Mobility platform.

**Key Skills**

* In-depth understanding on Policy issuance life cycle.
* Understanding on Agile Methodology.
* SDLC life cycle
* Creation of System process designs by using utility tools such as Visio, Draw IO, Mapping of XML/JSON.
* Documenting of system Requirements through SRS/Gap documents.
* Drafting of Test scenarios.
* Understanding on the working of various systems such as Genesis, Blaze.
* Creation of Wire frames.
* Using of project management tools such as Jira, Confluence.
* Basic Knowledge on SQL.
* Implementation done in service-oriented Architecture.

***WORK SUMMARY:***

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| **Duration** | **Organization** |
| **Nov 2017 to Till Date** | iNube Software Solutions Pvt Ltd – ***Senior Business Analyst*** |
| **June 2012 to Nov 2017** | ICICI Lombard General Insurance Company Ltd – **Manager- Knowledge Management** |
| **Jan 2011 to May 2012** | HDFC Bank Ltd - ***Deputy Manager (Retail Banking)*** |
| **Mar 2007 to Jan 2011** | ICICI Prudential Life Insurance Company Ltd – ***Operations Associate.*** |

**PROFESSIONAL EXPERIENCE**

1. **iNube Software Solutions Pvt Ltd**

**Profile: Senior Business Analyst**

**Designation: Business Analyst – Services**

**From: Nov 2017 – Till Date**

**Functional Responsibilities:**

* Handling all responsibilities entrusted upon a Business Analyst, which includes:
* Designing of system Process flows with focus on providing solution to the requirements raised by the business user.
* Creating wireframes by visualizing the business process, and the system process flow.
* Documenting the system Documents in form of Gap/SRS Document/Use cases, Change Requests.
* Performing Mapping activity for Schedules/XML/JSON services.
* Drafting of Test scenarios.
* Coordinating with business user for document sign off, discussion with development team for efforts analysis through WBS.
* Coordinating with development team, ensuring development done as per the final scope etc.
* Performing testing for test scenarios to ascertain development done as per documentation.
* Involved with pre sales team and assisting them in providing product demo to new clients.
* Imparting training to new joiners/developers on multiple modules.

**Key Projects Handled:**

1. **Development of Agent portal for insurance companies** -

**Project overview** - Portal developed for insurance agents/Brokers for enabling them to issue motor/Health/Travel insurance policy with minimal dependency on Branch/OPS team, and a reduced TAT. The implementation has been done on service oriented Architecture.

**Activities Involved -**

* Visualizing the Business Flow by using Flow Chart creation tools, which includes proposal flow, Customer consent stage, Payments, underwriting for motor/health product.
* Documenting the Requirement by drafting Gap document and Taking sign off before efforts estimation, and development.
* Analyzing the data table maintained by Client and incorporating logics to extract the desired details.
* Implementation of Single sign on logic and integrating with Banks/third Party portals.
* Handled XML mapping activity for integrating with third party Module.
* Building API Structures for communicating between two Modules.
1. **Development of Quote management system for commercial products**-

**Project overview** - Workflow system developed to enable sales team to raise request for generation of quote and generation of policy no for commercial products such as engineering product, fire products, liability products etc.

The project highlights were:

* Functionality created which enables the System flow in multiple direction.
* Flexibility to Assign the request to desired set of users
* Use of Master based logics for display of fields, defining of system action etc. thus ensuring flexibility of the system

**Activities Involved –**

* Designing System process with focus on developing a work flow module to generate quotes for commercial products with logic for multiple reiterations between various levels of Users.
* Designing of wire frames by visualizing the Business process.
* Documenting of detailed SRS with use cases for ensuring clarity during development.
* Drafting of Test scenarios.
1. **Implementation of Functionality to identify most suitable insurance plans based on the details entered**-

**Project overview** - Implementation of a master-based logic, which enables the system to identify the most suitable health plan based on the customer details entered in the portal.

**Activities Involved -**

* Envisaging and implementing of a master-based logic in system which will allow user to search for the most suitable insurance plan based on the details entered in a front-end portal.
* Designing of the System Process flow with logics enabling the system to identify the suitable insurance plan.
* Visualizing and drafting of Wire frames designs for the functionality.
* Documenting the SRS requirement with use cases which included drafting the minute Logics of the system functioning to get the desired outcome.
* Drafting of the test scenarios to get the desired outcome.

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| **Tool Used** | **Tool Function** |
| Soap UI/Postman | To check the XML request response functionality and detect any defect in the XML.  |
| Draw IO | Creating of the flow chart required for visualizing the process before drafting the SRS document.  |
| Jira | To Track the projects and resolution for defects raised.  |
| Word, Paint, Spreadsheet. | Other Tools used to Document the SRS requirement and maintaining various artifacts. |

1. **ICICI Lombard General Insurance Company LTD**

**Profile: Business Analyst**

**Designation: Manager– Knowledge Management**

**From: June 2012 – Nov 2017**

**Functional Responsibilities:**

* Responsible for drafting BRS documents based on business user requirements, and ensuring development of system functionality as per the scoped document.
* Performing UAT based on approved test scenarios, and ensuring developments being done as per business user expectations.
* Monitoring of post live activities by coordinating with end users and resolving post live issues.
* Designing of new Process in system and monitoring the initial phase for any process gaps by coordinating with stakeholders for smooth implementation of the process and fine tuning of the process on basis of any feedback received from stakeholders.

**Key Projects Handled:**

**1. Business Processes Consolidation project**

**Project overview** - Identification, Review and consolidation of all business processes into a single document, thus facilitating users in having a single document to refer for all Business processes. The consolidation was done keeping in focus the implementation of AI module in business processes.

**Activities Involved -**

* Identifying of all the business processes and preparing of updated business flows based on the current functioning.
* Reviewing of all the business processes and placing them as per relevance and flow.
* Indexing of the documents with specific reference connector for easy search and retrieval with focus on future implementation of AI logics for business process.

**Other projects handled:**

* Involved in changing business process relating to medical checkup, and reducing customer dissonance. The process was introduced based on analysis of Data relating to customer dissonance on medical checkup.
* Implementation of IRCTC Personal Accident insurance policy, which included development of product, drafting of processes, and monitoring of the business functioning.

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| **Tool Used** | **Tool Function** |
| Genesis | Core Policy Administration system. Handles Policy Issuance, Endorsements, Cancellation of policies of ICICI Lombard. |
| Ipartner | Front End Policy Issuance module with real time Integration with Pathfinder. |
| Blaze | Rule Engine wherein Product Premiums are configured. |

1. ***HDFC Bank LTD***

**Designation: Deputy Manager- Retail Banking.**

**Profile: Retail Banking Officer.**

**From: January 2011 – May 2012.**

**Location: Bhubaneswar, India.**

**Functional Responsibilities:**

* Responsible for Retail Branch operations which includes Teller transactions, Cash Vault handling, cash to the ATM coordinating team, Tallying of End of Day (EOD) reports.
* Responsible for Periodic checking & rectifications of Teller transactions vouchers, Branch Operations Registers, Branch reports vital from audit pointy of view.
* Checking Account Opening Documentation for Savings & Current Accounts at Branch Level before dispatching to CPU for Account Activation.

4. **ICICI PRUDENTIAL LIFE INSURANCE COMPANY LTD.**

**Designation: Operations Associate.**

**Profile: Underwriter.**

**From: March 2007 - January 2011.**

**Location: Bhubaneswar, India.**

**Functional Responsibilities:**

* Underwriting of Insurance proposals logged at branch by Checking Documentation and providing decision regarding the acceptance of the proposals based on the risk associated with the life being insured.
* Monitoring the issuance of the insurance proposals logged at branch & closing any discrepancies triggered during the course of issuance & ensuring the issuance within TAT for maintaining a healthy branch sigma.
* Managing Branch Operations activity such as EOD activity, Customer Handling etc.

***ACHIEVEMENTS AND AWARDS:***

* Awarded with ICICI Lombard “Frontier” award for best quarter performance in Feb 2017.
* Awarded “Platinum Club membership” in ICICI Prudential Life Insurance Company Ltd for error less underwriting and Risk management.

***EDUCATIONAL QUALIFICATION:***

* Completed Postgraduate in Business Administration (PGDBA) from IBAT School of Management [Kalinga Institute of industrial Technology] (2005-2007) with a CGPA of 8.42.
* Passed B. Com with Accounting Honors from B-J-B College (2002-2005) with 61%.
* Passed Intermediate in Commerce from ICSE board (2000-2002) with 75%.
* Passed 10TH in CBSE board (2000) with 55%.

**OTHER PROFESSIONAL QUALIFICATION/CERTIFICATIONS:**

* Completed Agile Scrum Master Certification training.
* Passed IRDA Licentiate Module examination in 2014.
* Have passed IRDA Associate module examination in 2015.
* Have completed Diploma module in Health Insurance conducted by IRDA in 2015.

**PERSONAL INFORMATION**:

Date of Birth: November 01, 1984.

Gender: Male.

Marital Status: Married.

Nationality: Indian.

Passport: Available

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