**APARAJITA KHARE**

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**Career Summary**

* Experienced business consultant, with significant proven business analysis, quality improvement & agile project management experience in delivering business and IT engagements for the banking, financial services, public sector, telecommunication industries, with individually sized projects between $ 50 k to $ 560 k, with an annual professional services budget of up to $ 5.2 m.
* Delivered outcomes through business/ IT architecture alignment and business unit performance optimization; implemented a variety of development techniques- from Waterfall to Agile (Scrum/Kanban).

**Technical Skills**

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| * Business Process Modeling | * UML |
| * Power BI | * **Tableau** |
| * R | * **Python** |
| * Rapid Miner (Predictive modeling) | * **MS Office** |

* **Certifications:** CITBA (IVY Global Academy) and Web Development

**Experience**

**Oct 2020- Feb 2021 Westpac (Melbourne) Business Analyst (Internship-University project)**

* Developed the business case requirements for a “seed funding” request valued **over $ 1.5 m**, planned to provide a revenue uplift in unsecured lending of around **$ 85 m over 5 years**.
* Designed the future unsecured loan credit decision business process iteratively, using AS-IS/ TO-BE business scenarios, containing impacted interfaces and processes to the following business domains: **Origination, Application Data Capture, Credit Assessment/ Strategy Manager, Business Performance Analytics, Credit Risk Analytics, Credit Bureau Check,** and a new vendor developed decisioning rules engine.
* Captured business needs as initial epics and user stories across each business domain, validated the acceptance criteria **(“given-when-then”)** of each user story and negotiated the definition of done during each sprint.
* Grouped and prioritized user stories in minimum marketable features (“MMF”). Grouped MMFs, compared change options by applying **strategic shareholder analysis** principles to maximize the cash generated and quantify the increase in shareholder value and economic benefit.
* Provided estimates for one-time and on-going operational and capital requirements for the minimum marketable product (“MMP”); captured **upstream/ downstream impacts** of transitioning from AS-IS to TO-BE business architecture. **Negotiated as a product owner** specific non-functional constraints, limitations, and implementation risk mitigation, due to the planned technology and infrastructure solution supporting the TO-BE business architecture.
* Reviewed- during the agile build phase- the use cases developed by the development team to ensure the complete interaction between software, systems and users fully meet stakeholder’s needs.  
  Utilized Atlassian JIRA, Scrum & Kanban boards, Cmap concept mapping, Xmind brainstorming, Bizagi BPM.
* Financial forces.

**July 2019- August2020 Netball Australia (Melbourne) Business Analyst (Internship-University project)**

* Assisted in the reporting and creation of media strategies on Owned and Operated platforms for media partners such as ESPN+, DAZN, and YouTube TV.
* Built presentations regarding project performance for dissemination internally and managed multiple tasks in a fast-paced and deadline driven environment.
* Performed large-scale data analysis and develop effective predictive and descriptive analysis including various machine learning techniques, time series, regression, optimization, deep learning, etc.
* Used data visualizations to aid key decision makers clearly and effectively.
* Used data to tell a story. Make insights and recommendations to help acquire new customers and to help in with the company’s growth revenue.
* Create and distribute traffic and usage reports to assist internal business owners, upper management, and all 30 Netball Clubs and football league partners in project creation and prioritization.
* Perform ad hoc and advanced analyses on user behaviors while feeding data to product owners and strategic leads to assist in guiding product and content strategy with the help of descriptive analysis and predictive modeling.

**May 2018-Nov 2018 Cognizant (client -Google) Business Analyst/Google Ads (Implementation team)**

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| * **Responsible for managing an off-/onshore team of 22 development & test resources and the delivery of testing services** for up to 28 concurrent projects. * Managed the end-to-end compliance of Customer Assisted Service, Core Systems & Cards project portfolios against non-functional requirements & service level agreements through the **delivery of fixed cost and time-and-material engagements**- **up to 28 concurrent agile projects sized between $ 5 k- $ 460 k** (labor costs) worth **$ 4.8 m/ year** (labor costs) and **$ 379 k/ year** (licensing fees). * Collecting and analysing customer, marketing, and web behavioural data. * Testing campaigns, analysing key metrics, and identifying opportunities to increase campaign performance. * Developing and presenting learnings from your analyses, including actionable insights and recommendations. * Developing digital campaign and web measurement strategies. * Creating dashboards, data visualizations, and campaign and website performance reports. * Monitoring and analysing digital media and marketing trends. * Communicating and presenting to colleagues, senior managers, and clients. |

**July 2017- May 2018 Wephyre Consultants (Ghaziabad) Business Analyst (Multiple roles)**

* Internal validation of customer volumes through newly developed JSON payments interface to the first Initial Convenience Service overlay for the NPP platform; support of UAT business scenario testing.
* Analysis and updating the NPP and X2P (**Osko by BPay**) simplified certification pack, negotiated by Cuscal for its customers.
* Participating in stakeholder group meetings/ workshops, liaising with senior management, assisting in the capturing and development of business requirements, process maps for the second **Osko by BPay** overlay.
* Used Atlassian JIRA and SCRUM boards

**Qualifications**

Deakin University - Master of Business Analytics (Melbourne, Australia)

Swami Vivekananda University – Bachelor’s in technology (Computer Science)

**Significant Professional Development**

Skillsoft - Certified Business Analyst Professional (CBAP, BABOK v.3 aligned)

Westpac - Leadership Foundation Course

**References**

Available on request.