



SHRIMI RASTOGI

BUSINESS ANALYST

CONTACT

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CORE COMPETENCY

- Business Analyst Planning & monitoring
- Elicitation & Collaboration
- Requirement Life Cycle Management
- Strategy Analysis
- Requirements Gathering
- Requirements Analysis & Design Definition
- Solution Evaluation

TECHNICAL SKILLS

- Operating systems: Windows 7 & 10
- Design tools: MS Visio
- Prototyping: Balsamiq & Axure
- Utility: MS Office Suite
- Languages: UML ?
- SDLC Models Waterfall & Agile scrum ?
- Agile tools: Jira ?
- Database: SQL
- Documentation tools: MS Office Suite

CAREER OBJECTIVE

Experienced professional with 12.5 years of overall experience, of which 3 years as a Business Analyst. Willing to redefine the career trajectory from banking into a new domain to help the company grow to new heights and to gain expertise in Business Analysis and to apply analytical, problem-solving, and cross-functional collaboration skills in delivering high-quality business solutions.

PROFILE SUMMARY

- Business Analysis across two major banking applications. Skilled in SDLC models
- Proficient in the Waterfall model, involving end-to-end requirements gathering using techniques such as brainstorming, JAD sessions, focus groups, interviews, documentation, and prototyping.
- Experienced in translating BRD into FRD, maintaining requirement traceability through RTMs, supporting UAT processes, and managing change requests.
- Well-versed in Agile Scrum, including creating user stories, managing product backlogs, conducting sprint meetings, sprints, preparing burndown charts, and ensuring adherence to DoR and DoD checklist.
- Expertise in Credit Analysis, Mortgages, Retail Branch Banking, Product Policies and Compliance. Specializing in managing both corporate and individual financial analysis, evaluating creditworthiness
- Experienced in overseeing internal audits, ensuring compliance, and upholding stringent governance standards. Effective communication, negotiation and problem-solving skills facilitate seamless interactions with clients and stakeholders. With oversight of retail branch banking operations, adept at managing diverse financial products while ensuring regulatory adherence.

WORK EXPERIENCE

Kotak Mahindra Bank

DEC'21 - NOV'23

Designation : Assistant Vice President

Role : Business Analyst

Project : Lending System Optimization & Enhancement Project

Duration : 1.5 Years

Project Summary

- Created well-defined user stories and maintained the product backlog in JIRA. Conducted Sprint Planning to prioritize requirements, estimate story points, and ensure clear Acceptance Criteria aligned with the Definition of Ready (DoR).
- Facilitated Daily Scrum meetings to track progress, identify blockers, and support smooth coordination across the team.

OTHER SKILLS

- Credit & Risk Analysis
- Financial Analysis
- Teamwork
- Time Management
- Leadership
- Effective Communication
- Self-motivated person

CERTIFICATION

CERTIFIED BUSINESS ANALYST,
IIBA [ECP]

EDUCATION

2011

SINHGAD INSTITUTE OF
MANAGEMENT, PUNE

PGDM Finance affiliated by
AICTE ; secured 77%
Masters in Personal Management
affiliated by Pune University ;
secured 75%

2009

NATIONAL P. G. COLLEGE,
LUCKNOW

Bachelor in Commerce ; secured
65%

2006

12th from Cathedral Convent,
Lucknow affiliated to CBSE Board;
secured 77%

2004

10th from Carmel Convent,
Lucknow affiliated to UP Board;
secured 69%

- Prepared and shared sprint and product burndown charts to update stakeholders on project progress, timelines, and risks.
- Collaborated with development and testing teams, ensuring deliverables met the Definition of Done (DoD) and adhered to quality standards.
- Led Sprint Review and Retrospective meetings to demonstrate completed work, gather feedback, and implement continuous improvements.
- Initiated and managed change requests post-go-live by conducting feasibility studies and coordinating with the IT team through defined escalation channels.
- Demonstrated strong understanding of customer needs, providing accurate guidance and ensuring delivery of appropriate services and solutions.
- Conducted risk assessments, ensured compliance, and carried out periodic audit examinations for the entire business and portfolio.
- Offered analytical and reporting assistance to Business Management, Client Management, and Sales teams to support their execution.

PNB Housing Finance Limited

FEB'17 - DEC'21

Designation : Senior Manager

Role : Business Analyst

Project : Enterprise Loan Processing System Build Project

Duration : 1.5 Years

Project Summary

- Actively contributed to the design and enhancement of the Enterprise Loan Processing System by conducting SWOT Analysis for LOS to evaluate organizational strengths, identify improvement areas, and align the system with evolving market trends
- Performed Gap Analysis to transition applications from the current state to the desired future state, enabling improved efficiency and customer experience.
- Gathered business requirements using elicitation techniques such as documentation review and stakeholder interviews. Played a key role in prototyping LOS screens. Created and maintained comprehensive project documentation including BRD, FRD, and SRS, along with UML and Activity Diagrams, supporting the development team by clarifying Use Case Specifications.
- Ensured accurate stage-wise tracking of requirements through RTM, prepared detailed Test Case Scenarios, and assisted in successful User Acceptance Testing (UAT)
- Responsible for overseeing team management, conducting overall risk assessment, compliance, and periodic audit examinations for the business and portfolio
- Prepares monthly financial reports and analyses, and communicates findings to divisional management, highlighting opportunities and risks related to the financial plan.
- Participates in the development, implementation, review, and monitoring of various credit programs, providing training and coaching to enhance team competency and improve processing efficiency.

LANGUAGES

- English (Fluent)
- Hindi (Fluent)

● **HDFC Bank Limited**

NOV'15 - JAN'17

Credit Analyst

- Analyzing and reviewing loan applications to determine credit limits based on set policies.
- Implementing cost-effective strategies to reduce operational costs and enhance overall efficiency.
- Offering analytical and reporting assistance to Business Management, Client Management, and Sales teams.
- Evaluating financial data and verifying credibility through direct discussions with corporate entities.
- Regularly monitoring the portfolio for delinquencies and overseeing resolution along with collections.

● **Indiabulls Housing Finance Limited**

AUG'13 - OCT'15

Risk Analyst

- Analyzing and examining financial documents and customer credibility to prepare credit memos for decision-making.
- Conducting credit analysis and financial assessments for businesses, and generating timely financial and risk reports to enhance business operations.
- Reviewing financial data, performing comparative analyses, and introducing new cost management methods.
- Providing analytical insights for important strategic decisions.
- Overseeing internal audits and ensuring compliance.
- Regularly monitoring the portfolio for delinquencies, resolving issues, and managing collections.
- Analyzing delinquency and PDD regularly, and implementing corrective actions.

● **ICICI Bank Limited**

MAY'11 - JUL'13

Assistant Manager

- Develop and nurture long-term relationships with Privilege customers.
- Evaluate customers' financial situations and offer suitable solutions to meet their needs.
- Recommend and endorse financial products to address customer requirements and financial growth.
- Manage a team to ensure effective collaboration among all employees to attain desired outcomes.
- Deliver seamless and exceptional service.
- Maintain adherence to crucial regulatory and banking standards.