

Neha Richhariya

Business Analyst

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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 , SQL
- SDLC models: Waterfall & Agile scrum
- Agile tools: Jira
- Database: PostgreSQL
- Documentation tools: MS Office Suite

SOFT SKILLS

- Cohesive team worker
- Self-motivated person
- Active listener

CERTIFICATION

**Certified Business Analyst, IIBA
[EEP]**

EDUCATION

M.B.A, BU University 78% (2020-
2022)

CAREER OBJECTIVE

A dedicated and hard-working 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. Have overall experience of 3 years, of which, a Business Analyst for 2.5 years.

PROFILE SUMMARY

- Business Analyst for two main banking applications. Skilled in SDLC models.
- Proficient in Waterfall model: Requirements Gathering through various Elicitation techniques like Brainstorming, JAD, Focus Groups, Interviews, Documentation, Prototyping.
- Experienced in translating BRD into FRD and requirements tracking through RTM. Well-versed with UAT & handling change requests.
- Expert in Agile scrum: Creation of user stories, sprint and product backlogs, conducted various sprint meetings, sprint and product burndown charts, ensured DOR and DOD checklist.
- Experienced in handling Sales, Marketing & Branch Operations - like Account Opening, taking Deposits, lending Loans, providing Locker facility, Customer Relationship Management and handling of all Customer Complaints.

WORK EXPERIENCE

ICICI Bank

Designation: Deputy Manager (Operations)

Role:

Business Analyst

04/2022 – 06/2023

Project 1: Digitization of account opening through Video KYC

Duration: 1.5 years

Project Summary:

- Created **User Stories** in **Product Backlog** using **JIRA**. Conducted **Sprint Planning Meeting** to define the work for the upcoming **sprint** and get **story points** & **Acceptance Criteria** to ensure **Definition of Ready**.
- Conducted **Daily Scrum** meetings to know the progress of work on a day-to-day basis.
- Updated **Stakeholders** about the progress of the work through **sprint** and product burndown charts.
- Assisted in **development** and **testing** & ensured **Definition Of Done**.
- Conducted **sprint review** and **retrospective meetings** at the end of each **sprint** to know if everything is going well and if there are any obstacles faced in the sprint.
- Initiated **change requests**, after project is Live, by conducting **feasibility study** & thereby collaborating with SBI IT team through various escalation portals.
- Profound understanding of customers' needs and providing the required banking services.
- Suggested the right banking products suitable to the customers thereby protecting the interests of the customers.

Project 2: Migration of Complaint Management System to iMobile application

Duration: 1 year

ACHIEVEMENTS

- Received appreciation from branch leadership for excellent client service.
- Achieved high client retention with strong relationship handling.
- Enhanced workflow by coordinating across sales, ops, and compliance..

ADDITIONAL ACTIVITIES

- Consistently achieved monthly and quarterly sales targets
- Recognised for delivering high customer satisfaction
- Successfully handled a 360° client portfolio o Trained new team members on client on-boarding processes and compliance documentation.
- Generated quality analytical reports for client follow-ups, & financial planning .
- Enjoy Playing Badminton, reading stories, cooking & gardening

Project Summary:

- Actively conducted **SWOT analysis** for CMS to know the bank's strengths, the opportunities in the market, where the bank is lagging & to stay ahead of recent market trends.
- Used **Gap Analysis** to upgrade **YONO application** from current state to the desired future state.
- **Gathered requirements** using **elicitation techniques** like **Documentation & Interviews**. Involved in **Prototyping** of screens for CMS services to make the software highly user-friendly while lodging complaints
- Created and maintained **BRD, FRD & SRS** with **UML & Activity diagrams** and assisted the development team in understanding **Use Case Specifications**.
- The stage wise requirements tracking is done through **RTM**
- Assisted in the **testing** by preparing **Test Case Scenarios** and ensured the **UAT** is successful.
- **Authorized** all cash transactions, passed cheques, issued Demand Drafts, Bankers Cheques & **approved** new current and savings accounts after thoroughly verifying KYC and bank norms.
- Resolved customer complaints using **Root-Cause Analysis** to find a permanent solution to the problem. Improved customer relationship with the bank by **lending gold & Pension loans** basing on the customers' eligibility, needs & bank norms.

KOTAK Mahindra Bank

Designation: Deputy Manager

07/2023 – 08/2025

- **Gathered client requirements** during financial discussions and translated them into actionable insights.
- **Analyzed customer interaction data** and prepared structured reports to support decision-making.
- **Collaborated with cross-functional teams** (operations, compliance, and product) to resolve issues and improve processes.
- **Identified process gaps** through customer feedback and recommended improvements to enhance service efficiency.