



RESUME

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Objective:

Secure challenging opportunity as a Business Analyst/Product owner, to deploy my experience and expertise in order to success of organization's objective.

Career Summary:

An experienced Scrum Certified IT professional is having 10 years of experience Business analyst/product owner in Baking Domain, currently working for Citi Bank.

Professional Synopsis:

- Experience in working in Core Banking, Digital Banking, payment Journeys- Domestic, Cross border transfer, Retail product processor functioning for CASA, Deposits, Loans, KYC domains.
- In-depth knowledge of various phases and methodologies of SDLC.
- Having expertise as Product owner in scrum ceremonies – PI, Product backlog, backlog refining, sprint, daily standups, sprint reviews meeting, Retrospectives, UAT.
- Hands on experience performing analysis using techniques such as Business process modelling, 5 Why's, brainstorming, SWOT analysis, MoSCoW, use case modelling.
- Experience in handling & translating complex business needs into clear and concise requirements documents and business blue print/ user stories.
- Experience in conducting, facilitating Joint application development (JAD) activities to get accurate statement of system requirements.
- Exceptional ability to build productive relationships with business stakeholders, provide project updates to clients across all functional and technical disciplines.
- Supported product enhancements & consent orders & regulatory requirements in bank.
- Expertise in using leading industry tools like JIRA, Confluence, SharePoint, MS Visio, MS Project, MS Excel and MS PowerPoint to develop various project deliverables.

Project Role Responsibilities:

- Act as a liaison between several groups within the business and technology to meet project deadlines and objectives.
- Owns requirements gathering, requirement analysis, gap analysis, process reengineering.
- Playing a key role as Solution lead in the functional estimation/sizing, grooming, task assignment, releases (delivery) and business communications.
- Building process flow diagrams, end to end customer journeys and use cases to groomed requirements, build user stories with required acceptance criteria.
- Accountable for solution signoffs from stakeholders including information security, architect, legal authority.
- Responsible for identifies & inform dependencies, risks to project governance team, stakeholders on basis of occurrences & impact.
- Actively participates in database designing & wireframing designing activities.
- Review test design, test plans, test scenarios, validate developed functionality to maintain application integrity.
- Validate / priotize/ address issues reported by business team for product integrity.
- Responsible for project presentations, demos, release documentations, weekly status report.

Education:

- **Master of Business Administrator** (Information System) 2011- 2013 with 64.00 % **(First Class)** from Sikkim Manipal University.
- **Bachelor of Engineering** (Computer Technology) 2004-2008 with 63% **(First Class)** from Pune University, Maharashtra.
- H.S.C (Science) from H.S.C Board Pune with 68% **(First Class)**.
- S.S.C from S.S.C Board Pune with 77.46 % **(First Class with Distinction)**.
- Certified Scrum Product Owner [Certificant id: 000770815]
- Certification: Finacle E-banking basic, Finacle E-banking operations, Finacle core- assets.

Technical Skills:

Technical Exposure	
Management Tools	MS Office (Word, Excel, PowerPoint, Project, Visio)
Tools	JIRA, Confluence, SharePoint, IBM Rational Software Architect, Requisite Pro, Toad
Methodologies -SDLC	Agile – Scrum, Waterfall
Awareness of Languages	SQL Queries

Professional experience:**A) Company: CitiCorp Services India Ltd [Citi Bank] (Dec 2021 till date)****Project/Domain: Retail product processor projects overlapping core bank, digital.**

- WIRON Transformation for loan products: New regulatory benchmark in consumer banking systems.
- Anti-spoofing /Kill Switch solution to prevent fraud attacks & thus improve Customer safety.
- Past Due date stopping due to legal requirements for Citi Bank - Poland
- Add Multiple DPD periods in ALS Citi Bank- Russia
- Develop program for SIBOR Conversion in ALS -Mortgage SG
- Develop enhancement DPS deposit part (A) reporting's for complying HKDPB guidelines in Hong Kong
- Develop System to meet GST requirement for consumer business for Citi bank - Hongkong
- End to end CASA bonus interest implementation – Campaign setup, Customer tagging, Enrollment, Bonus interest tracker, Bonus interest fulfillment, Alers & reporting.
- Rest API upgradation for core bank interfaces with digital channels.
- UAE NPSS core services for real time incoming/outgoing payment for CASA accounts.

B) Company: Infosys Ltd, Pune (May2020 till Dec 2021)**Project/Domain: Finacle 10X product enhancement for LIBOR to RFR transition (Axis, Standard bank)**

Retail/commercial Loan product management including Loan account management including scheme definition, scheme parameter maintenance, document generation, disbursement, charge collections, interest accrual/booking, demand generation, repayments scheduled/unscheduled payments, deferments, delinquency management, restructuring, payoff, charge-off/ provisioning, maturity processing & closure of loan.

Utility bill payment process including biller registrations, service registrations, presentment /adhoc bills, payer registration, payer subscription, bill payment, recall/reverse/suspense processing.

C) Company: Capgemini India Pvt LTD, Pune (Oct 2014 till Mar 2020)

Projects/ Domains: Banking Client: HSBC Bank

Digital Banking

Digital automation projects in retail banking for customer centric banking servicing STP journeys- Move Money (incoming, Outgoing, book payment engine process), E-Statements, Preferences, My-Docs, customer demographic information/eKYC.

TDC Automation Tool: Roll based tool use to validate available offers to the specific card based on input test data characteristics.

EDC: Cost center change automated process for baking employee, to manage human process in line with operational process. This change process involves several approvals, clearances data interfaces with upstream, downstream applications.

D) Company: Indian Knowledge Corporation, Pune (Jul 2013 to Sep 2014)

Project/ Domains: Client: Leading education institutes

Education ERP system, Management information & Decision support system.

E) Company: Glodyne Technoserve Limited (GTL), Pune (Feb 2011 till Jul 2013)

Project/Domain: Client: Decision One corporation

Microsoft Parts Store System – Retail (E-commerce- B2C Business) Application for managing, tracking of customers' orders delivery as per SLA.

F) Company: TechProcess Solution Limited, Pune (August 2009to Feb 2011)

Project/ Domain: Client: Bajaj Auto Finance

FinOne application support & designing/automating downstream application/ processes. (Lending) includes 3 main Parts CAS -Web based customer acquisition, LMS (Lending) -Disbursement, master maintenance transactions, accounting entries, repayments and Collection module to track pending installments & associated processes.

Personal Information:

Name	:	Abhijeet Nandkumar Kesare.
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(Abhijeet Kesare)