

# AJINKYA BHASKAR AHER

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## CAREER OBJECTIVE -

My goal is to become associated with an organization where I can utilize my skills and gain further experience while enhancing the organization productivity and reputation.

## EXPERIENCE & SKILL-

- Business Analyst in the lending domain with almost 7 years of experience in requirement gathering and analysis, requirement document preparation, stockholder management, vendor management, UAT testing, funding approval, purchase order release and production support.
- Skilled in mapping business requirements and designing solutions for lending domains.
- Hands on working experience in SaaS Model, Loan Origination System (LOS) and Loan Management system (LMS), Consumer Durable loans, API Testing.
- Worked on Lentra GoNoGo, FinnOne LOS-LMS, Retail & Corporate Internet Banking and Mobile Banking, Fund Transfer, Bill Payment, API Testing, CRM, Sales Force LOS (SFDC).
- Worked and tested interfaces like Posidex, MB, CIBIL, Hunter, Account Aggregator.

## WORK EXPERIENCE -

### 1) Perfios Software Solutions - Mumbai

December 2023 – Till Date **Senior Business Analyst (Integreat LOS System)**

- Currently working with Bank of India for implementation of Integrate LOS system for their MSME Loans.
- Working on mudra loans end to end implementation of change request in LOS system.

### 2) HDFC Bank Pvt Ltd - Mumbai

October 2021 – December 2023 **Business Analyst (Manager BSG IT)**

- Currently working in HDFC bank's BSG team where I am managing **Consumer durable paper finance loan and Lentra AI vendor**.
- Implemented new functional processes, undertake and implement quality and process improvement projects within present deadlines.
- My current role involves end to end implementation of system enhancements from requirement gathering, RD preparation, FSD sign off from internal stakeholders, raising

funding note, getting PO delivered to vendors and conducting UAT testing and Planning production movement for Cr's and providing production support for the changes.

#### **Key Projects –**

1. **HDFC Bank Cross sell Platform** – New Platform developed for cross selling CD loans to HDFC LTD customer post-merger with HDFC bank and HDFC LTD.
2. **HDFC NTB Online Journey** – NTB journey is a total unassisted journey where we are integrating with different eCommerce platforms for onboarding their customers and providing the CD loan.
3. **IDEARAS API Integration** – For CD Loan, the bank is using IDEARAS as a DMS system. Currently all customer document's getting manually scanned and uploaded in IDEARAS. With these changes we have ended manual intervention and now all customer documents are getting auto flow in IDEARAS via API.
4. **FASTAG and UPI base Surrogate** - For increasing STP approval rates in CD paper finance journey, we are using bank FASTAG and UPI customer base prepared by the analytics team in CD journey.

### **3) Fullerton India Credit Company (Payroll - Chenoa Information services)**

Aug 2019 - October 2021

**BA/Test Engineer** (Technology Team)

- In FIC, I was part of the technology team and used to work in the FinnOne LMS team along with Nucleus software as a vendor.
- Primary responsibilities were RD document preparation, requirement discussion with vendor, performing deployment in UAT on App server and DB servers.
- Conducting UAT for change request along with arranging all relevant stakeholders UAT sign off.
- After Sign off planning production movement along with vendor, presenting change in CAB meeting, Post movement addressing user queries.

#### **Key Projects –**

1. **FICC Loan Moratorium Implementation for 3 months** - As per RBI guidelines all financial institutes were giving morat of 3 months to its customer later on the same was extended to 6 months. In this project we were dealing with a vendor team to fix an approach so we can give Moratorium to customers and its implementation in UAT and production.
2. **FICC - Finn One SSO: Auto Closure Implementation** -Finn One SSO Loan Management system (LMS) is web-based system that caters to the requirement of banking and non-banking financial institutions in automating the loan processing operations. In Auto Closure Functionality FICC will auto close the Mature LANs with due is less than Minimum Due Amount maintained at Master.

3. **FICC Finn One SSO: Closed Lan's Archival Project** -Archival Project is a project where FICC will move closed LAN greater than 750 days to archival DB from Production DB to enhance the performance of Existing DB.

#### **4) TATA Capital (Payroll - Q Conneqt Business Solutions)**

Mar 2019 to Aug 2019

**Application Test Engineer** (Business Solution Group)

- In TCL, I was part of the BSG team and used to work in the FinnOne CAS Support team.
- Primary responsibilities were to address user's queries over mail along with master maintenance.
- Also responsible for doing UAT testing for service packs in UAT along with test case preparations.

#### **Key Projects-**

1. **FinnOne Neo:Home Loan Service Pack 22 Execution-** Finn One neo Customer Acquisition system (CAS) is a web based system that caters to the requirement of banking and non-banking financial institutions in automating the loan processing operations. system serves as an open standard, scalable and maintainable solution for organizations in the Lending industry.

#### **5) Quality Kiosk Technology Pvt Ltd.**

Feb 2017 to Jan 2019

**Test Engineer** (Functional Testing Department)

- In QK, I was working as Functional tester with client such as HDFC bank, KVB bank, Deutsche bank
- Activities include Analyze Requirements, writing test cases, executing test cases, reporting defects, preparing release notes and Conduct testing in SAT and UAT.
- Attending daily calls and explaining defects to various stakeholders.

1. **HDFC Bank - FinnOne Neo - Weaker Section Group lending (SLI)-** The main scope of this project is to give loans to thousands of people, particularly women, in rural parts of India, and help as many people as possible at the bottom of the pyramid by providing them with livelihood finance. Same is called HDFC Bank's Sustainable Livelihood Initiative.
2. **Karur Vysya Bank - SME EAE Loan in Agile Model --** The main scope of this project is to digitalize the corporate loans lending system. In this project the focus is on top up loans which the bank gives besides your ongoing working capital limit. Where they have Salesforce (SFDC) LOS.
3. **Deutsche Bank -DB MY Bank Mobile Application (Retail & Corporate Customers) -** This application includes functionalities like Fund Transfer, Bill payment, general services like FD, RD, Cheque book, Mutual Funds.

**EDUCATIONAL QUALIFICATION -**

| Examination | Institution             | Percentage/CGPA | Year of Passing |
|-------------|-------------------------|-----------------|-----------------|
| B.E (Comp)  | Mumbai University       | 6.75            | 2016            |
| HSC         | Maharashtra State Board | 66%             | 2011            |
| SSC         | Maharashtra State Board | 84.76%          | 2009            |

**COURSES AND CERTIFICATION -**

- **ISTQB Certified (Foundation Level) in DEC 2016**
- **Ready bear foundation level API certification.**
- **UI Path Foundation Level certification.**

**INTERPERSONAL SKILLS -**

- Ability to cope up and adapt to different situations.
- Willingness to learn and adapt.

**PERSONAL DETAILS -**

- Date of Birth – 17<sup>th</sup> September, 1993
- Address – R/N 25,3<sup>rd</sup> Floor, Ombase Nivas, Shantinagar, Wagle Estate, Thane (West)-400604