



Debasmita Deb

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Senior Business Analyst seeking roles in IT Project Management, Requirement Gathering, Business Analysis, Functional Analysis, Product Development, Stakeholder Management, Use Cases, User Stories, BRD, FSD, FSD, UAT, MuleSoft Integration, SQL

Current Designation: **Manager Business Analysis**

Total Experience: 8 Year(s) 0 Month(s)

Current Company: **IDFC FIRST Bank**

Notice Period: Currently Serving Notice Period

Current Location: **Mumbai**

Highest Degree: **PGPM [Finance]**

Pref. Location: **Mumbai**

Functional Area: **IT Software - Application Programming / Maintenance**

Role: **Business Analyst**

Industry: **Banking/Financial Services/Broking**

Marital Status: **Married**

Key Skills: **Senior Business Analyst, IT Project Management, Requirement Gathering, Business Analysis, Functional Analysis, Gap Analysis, Product Development, Stakeholder Management, Use Cases, User Stories, BRD, FSD, FSD, UAT, MuleSoft Integration, SQL, C++**

Verified : Phone Number | Email - id

Last Active: 19-Jan-21

Last Modified: 19-Jan-21

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Summary

I am a competent professional with 8 years of experience in Business Analysis & Product Development in banking domain. I have a proven experience in requirement elicitation, drafting the requirement specifications, framing the architecture and providing reliable solutions for major changes and enhancements. I am presently engaged in implementing Projects like Credit Card, Liabilities and Asset Products, LOS and LMS in IDFC FIRST Bank. I have been involved in CBS implementation as Business Analyst with Fidelity Information Services.

Work Experience

• IDFC FIRST Bank as Manager Business Analysis

Sep 2018 to Till Date

Industry: Banking, Information Technology, Financial Service

Period: September 2018 ? Present

Responsibilities

Possess in depth knowledge of functionalities hosted in all interacting channels (like Payments, Purchases, Self-service, customer service and onboarding) with Credit Card System. Involved in creating integration document and solutioning the flow in accordance with the requirements shared.

Involved in detailing out impact of any change on different systems including SFDC, BPM, Mule, FICO, FinnOne by understanding the different integration touch points and existing workflow

Studying the change in detail and suggesting reusability of existing components in new workflow.

Review of Functional and Technical Specifications Document

Identifying system gaps to slightest details and preparing the gap analysis document and task breakup.

Coordinating with developers and vendors for effort estimates and timelines on the developments to be taken up for any new change

Acting as a project manager and coordinating with the different functions and system stakeholders for smooth transition of any requirement to delivery into Production

Taking part in daily huddles organized for identifying the expectation for the Day and discussing critical open items

Demonstrating the new functionalities rolled up in UAT to product, credit and Ops team to identify any improvements or corrections required.

Giving Product demos during transitions into other systems. Explaining the entire workflow and suggesting changes as a part of it.

Giving sprint demos to different functions so that new customizations, additional requirements or defects can be identified and taken up for development.

Participating in workshops, brain storming sessions, focus group discussions to understand the requirement in detail for translation into design and corresponding development

Understand the requirement in detail and set priority for development in concurrence with stakeholders and accordingly do sprint planning so that development start date, end date and UAT delivery dates can be finalized

Acting as a release manager by organizing joint calls with all system stakeholders so that production rollout can be properly planned and checking all artefacts are attached in project management tool (JIRA and Mantis)



Important

- Using Free CV Search you have access to featured candidate profiles of Naukri. You can browse through the profiles and email the candidates of your choice directly using the email option provided. To prevent misuse of candidate information, contact details and attached resume of the candidates have been withheld.

property provided and ensuring all documents are uploaded in project management tool (on a regular basis)

Projects Handled ? Credit Card Implementation, BPM Implementation, Channel Partners Integrations with FinnOne

■ **FIS Global Solutions** as Lead Business Analyst
Nov 2016 to Sep 2018

Industry: Information Technology, Financial Service, Core Banking, NBFC

Period: November 2016 ? September 2018

Responsibilities

Worked as a lead BA for Loan Management Systems and engaged in different stages of SDLC starting from requirements elicitation, drafting BRD, then drafting FSD and RTM, working as a bridge between Development team and client during development phase, assisting Client during UAT and preparing for production deployment post UAT sign off by getting the necessary artifacts in place and also involved in post-production support to ensure that the changes are working as per expectation in production

Possess in depth knowledge of loans, deposits, collaterals, limits, mandates, payments, third party integrations, repayments, credit monitoring, General ledger, vendor module, Non-performing assets, API and SFTP integration for mobile banking as well as TAB and POS integration with CBS, real time report generation, GL management and GL reconciliation, vendor module management

Also responsible for online API integration between Loan Origination System, Loan Management System and other third-party systems like CRIF credit bureau, CERSAI, NSDL etc.

Analyzed client?s business requirements through document analysis, interviews, workshops, meetings and workflow analysis.

Conducted different levels of testing including functional, regression, user acceptance, integration, and performance to verify the client?s needs are met.

Apart from handling projects, involved in CBS product development so that the changes provide value addition to Clients and the Client-Product engagement is a Success

Identify and reconcile errors in client data to ensure accurate business requirements.

Prepare business requirement document, conducting gap analysis and preparing functional specifications, flow diagrams and use cases.

Ensure all artifacts like BRD, FSD, FSD Sign off, RTM, TDD, UAT Sign off, RN are in place before production deployment

Facilitate daily meetings with clients to document requirements and facilitate in getting production issues sorted out by respective teams so that Clients? business is not hampered thus ensuring SLA is met

Acted as a Scrum Master and conducting daily scrum meeting to discuss progress of that sprint

Give sprint demos before releasing for UAT to clients and explain them the functionality.

Give power point presentation on the application and functional process flow before releasing functionality for UAT and have also conducted workshops to train new users on new functionalities implemented in system.

Projects Handled:

Involved in Implementation of CBS in NBFCs (into venture capital, MSME segment and micro finance)

■ **XL Dynamics India Pvt Ltd** as Financial Analyst
Jan 2013 to Sep 2016

Industry: Financial Services.

Period: Jan 2013 - September 6th, 2016.

RESPONSIBILITIES

Worked as Functional Analyst for Mortgage Loans domain

Collaborated with business stakeholders to understand business problems/ concepts and transform them into project requirements and design solution concept for the same.

Documenting different business requirements of clients.

Coordinated with technology stakeholders to communicate business requirements and address functional issues during the project lifecycle. Undergoing compliance checks on a loan once a loan is submitted to the underwriting queue.

Worked in the Reconciliation Team where I was responsible for designing various funding reports using different functions in Microsoft Excel.

Worked in the Credit review and underwriting departments for checking a loan file prior to funding to determine the credit worthiness of a borrower. I have exposure into reviewing retail, wholesale, correspondent and warehouse loans.

Documenting Standard Operating Procedures unique to various processes and publishing on Lotus Notes.

Involved in training new team members inducted.

Well adept in doing various servicing functions. Performing Escrow account analysis to determine surplus or shortage on borrower's escrow account. To analyze sufficiency of funds in the escrow account and generate reports based on analysis. To determine the monthly escrow payment required on a loan. Making insurance payments from borrower's escrow account.

Setting up Electronic Funds transfer according to the requests received from borrower. Reviewing various documents, detecting red flags in the documents, and judging the credit worthiness of a borrower before the loan is funded.

Auditing transactions to determine whether the transaction is posted to the system correctly, the information in the check that will be generated is correct prior to the check gets signed.

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Education

UG: **B.A (Hons. Political Science)** from **St. Xaviers College, Kolkata, Calcutta University** in **2010**

PG: **PGPM (Finance)** from **Globsyn Business School** in **2013**

Other Qualifications/Certifications/Programs:

Certified Business Analyst

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IT Skills

Skill Name	Version	Last Used	Experience
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Windows 98/XP
MS office 2003/2007
SQL
MuleSoft

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Languages Known

Language	Proficiency	Read	Write	Speak
English		✓	✓	✓
Hindi		✓	✓	✓
Bengali		✓	✓	✓

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Projects

- Project Title:** Liabilities Onboarding
Client: IDFC First Bank
Nature of Employment: Full Time
Role: Solution Architect
Duration: Sep 2020 - Dec 2020
Onsite / Offsite: Onsite
Team Size: 10
Project Details: Architecting and designing the flow for Liabilities onboarding in SFDC
- Project Title:** Credit Card Implementation
Client: IDFC First Bank
Nature of Employment: Full Time
Role: Solution Architect
Duration: Sep 2019 - Oct 2020
Onsite / Offsite: Onsite
Team Size: 25
Project Details: Responsible for API integration of all channels and interfaces for Credit Card Project
- Project Title:** Alliance Integrations
Client: Amazon, Flipkart, Zest Money, Pine Labs etc.
Nature of Employment: Full Time
Role: Other
Duration: Jun 2019 - Oct 2019
Onsite / Offsite: Onsite
Team Size: 8
Project Details: Coordination with partners to understand the development required in detail and preparing API catalogue to be followed by internal development team and partners.
- Project Title:** BPM Implementation
Client: IDFC First Bank
Nature of Employment: Full Time
Role: Domain Expert
Project Details: LOS implementation for MSME loan segment
Duration: Nov 2018 - Jun 2019
Onsite / Offsite: Onsite
- Project Title:** Core banking solutions implementation for a NBFC lending medium and large ticket sized loans
Client: NBFC
Nature of Employment: Full Time
Project Location: Mumbai
Role: Domain Expert
Skill Used: SQL and business analysis tools
Role Description: Business Analyst
Project Details: CBS implementation.
Duration: Nov 2016 - Jul 2018
Onsite / Offsite: Onsite
Team Size: 6

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Affirmative Action

Physically Challenged: No

Work Authorization

Job Type: Permanent

Employment Status: Full time

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