Bhavna Agarwal

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PROFESSIONAL SUMMARY

A committed Six Sigma certified professional, having around 12 years of experience in Business Analysis, Business Process Re-Engineering, Solution Designing and Global Software Implementations across multiple domains, Client management, On-site-Offsite Co-ordination.

I have demonstrated excellent management and implementation capabilities at various client locations like **France, Portugal, Philippines, Hong Kong, Qatar, Thailand, India, Oman, Fiji** etc.

Core Competencies	Achievements
- Business Analysis / Process Re-engineering - Client Management. - Co-ordinating and leading Global Software implementations. - Hands on Experience on Originations Product workflow. **Domains Serviced** - Various Portfolios in Banking & Non-Banking Financial Institutions. - Loan Account System. - Telecom. **Countries Worked** Paris, Portugal, Philippines, Hong Kong, Qatar, Thailand, Oman, Fiji & India **Certifications & Recognitions** - Green Belt Certificate - Adrena Lean Project - SPOT Recognition Award - Shining Star Award of the quarter - Achievers Award of the quarter - Project Momentum Award - Best Team Award for Quarter 4 in 2004	- Strong communication and effective business analysis skills in doing requirements gathering helped in having minimal change requests and requirement gaps in the UAT and Post-production live environment through my work history. - Track record of meeting timelines by 100% in the Requirement Gathering phase across all the projects. - Leading a team of functional consultants for timely completion of large scale project for both project & product implementations. - Creating Requirement Gathering documents with 100% accuracy and also guiding the technical design teams. - Managing onsite and offsite co-ordination between client and offshore development centre. - Owning the functional testing during UAT and seeking timely sign off 95% times within the timelines. - Handling transition phase in production support environment at client location smoothly. - Improvements in the IT processes at client site leading to reduction of various man hours and huge savings per month. - Managing all SDLC phases of Global Software Implementations and delivery. - Assisting Project Managers in creating a firm and realistic project plan.

WORK EXPERIENCE

1. **Fiserv** (www.fiserv.com)   **November 2017 till present**

Lead Business Analyst

Working with Fiserv from Nov 2017 till date.

Joined Fiserv in November 2017 as a Lead Business Analyst. in Nov 2017 and have gained trust and recognition from the entire project management group for building up knowledge on the Loan Accounting Module of the core banking product called Premier in a very short period of 3 months and started supporting QA and development teams on requirements and product knowledge from second week of joining.

Projects undertaken:
Currently I am working on enhancements in the Loan Accounting module on Premier product which is the most widely used product in the US at present. It is more than 20 years old product and caters to the requirements of more than 40% of the big and small banks in the US market. Key accountabilities include requirement understanding, building up existing product knowledge, supporting QA and development teams in resolving their queries both on the requirement as well as product, supporting Unit testing and QA testing, conducting various reviews of documents like Unit Testing documents and QA scenarios to ensure quality and timely implementation. I also got awarded with prestigious Shining Star award for Q2 in 2018.

2. **R-Systems Ltd** (www.rsystems.com)   **October 2007 – March 2015**

Principal Functional Consultant

Working with R-Systems Ltd from Oct 2007 till March 2015 in different roles.

Joined R-Systems in October 2007 as a Senior Functional Consultant. In July 2011, I was promoted to Principal Functional Consultant. I have worked on more than 10 end to end product implementations across domains during last 5 years both nationally and internationally.

Projects undertaken:

With Rsystems, I have worked on Debt Collections, Credit & Risk Management product implementation within Banking / Financial domain for Portfolios – Loans - Auto, Home, Personal, Credit Cards, Overdraft Accounts and Telecom Domain for Post Paid & Pre-Paid Subscribers. Few of the client implementations are mentioned below:

- **GE Capital** – Heading a team of 12 engineers, providing 24x7 third party application support to GE Capital for their SBI Credit Cards business ensuring smooth and seamless daily functioning of IT Operations. Also, Liasoning between R-systems and GE-Capital to develop substantial business relationship.
- **Societe Generale (Europe) –** Global Implementation of Debt recovery & Risk management solution for all subsidiaries in Europe. Evolan was the key interfacing system along with multiple dialer systems like Avaya, COLLAB etc. Scope of my work was requirement gathering, interface discussions, onsite co-ordination of development activities, implementation, client relationship management, user training, team management and rollout.
- **AIG (Thailand, Philippines & HongKong)** – Global Implementation of Debt recovery & Risk management solution for the consumer finance group of AIG in Philippines, Hong Kong and Thailand. 5 implementations were done in 1 year. I was involved in the requirements gathering, interface discussions (Host system was ICBS), integration with CIC Dialer, customizations, scope management, onsite co-ordination for development, quality delivery, client interactions, user training, rollout & post production support.
- **IBQ (Qatar)** –. My scope of work included requirement gathering, interface discussion on Vision +, customizations & offshore development co-ordination for debt recovery & Risk Management Product.
- **Barclays Bank (India)** – I was involved in providing training to the users for the collections product implemented at Barclays NBFC in India.
- **Kasikorn Bank (Thailand)** – I was involved in requirements gathering & product consultancy for leasing portfolio at Karikorn Bank.
- **IAFL (India)** – R-Systems implemented its collections product in order to streamline the processes and help in effective collections. I was involved in the pre-deployment study where the requirements were mapped with the standard product offered by R-systems.
- **Airtel** – In order to calculate commissions and incentives for the distributors, dealers & retailers, we implemented CNI product for Airtel where my responsibilities include successful completion of POC, guiding the team of functional consultants in understanding the requirements and transforming into solution, scope management & client relationship management.
- **Aircel (Pan India)** – R-Systems credit and collections monitoring system was implemented for automating provisioning actions, allocation of delinquent cases to collectors / agencies and generating automates SMS and Dialer files. Kenan, Siebel CRM, SMSC, Dialer, ESB were the key interfacing applications. I was involved in the project from requirements gathering till post production support in order to ensure smooth transition from development to operations team. I was acting as single point of contact for client for all the development activities, I was managing a team of 5 developers during the phase of development and later lead a team of 10 members for providing operations support post production.
- **Navras Qtel Group (Oman)** – Credit management and Revenue Collections product which is custom made for the telecom industry is being implemented at Nawras in Oman. I am acting as one point of contact for the business and the change management team for configuration, solution design and implementation. We are interfacing with Infinys billing system, SMSC, SMTP and soon with Dialer.

3. **Birlasoft Ltd** (www.birlasoft.com)   **July 2006 – Oct 2007**

Business Analyst

Projects undertaken:

I was working with GE Money, one of the clients of Birlasoft, as a Business Analyst in product support environment. My key role was analyzing process gaps, driving automation & proposing solutions in order to help business perform faster and efficiently.

- **Streamline process –** I had streamlined process within ASG (Application Support Group) by adding approval/escalation processes in place which helped the team leaders to effectively manage the work within the team.
- **Functional Specification/Proposal**: Detailed technical FS/Proposal has been made which describes the requirements, scope, functional point, proposed DFD, effort estimation etc. 22 detailed FS have been made starting from Nov 06 till Jan 07, which includes All @ Call, PTS, BPCL, Gold Master Card MIS, Dialer Utility, Naps Flag 20 issue for policy reject queue, EMD Letter Format, Delite mailing automation, Ariston MIS, IRCTC, ICGUI etc…

Automation of 5 manual processes (NAPS CDM extract utility, SBI ATM –LHO wise reports, Dialer data filtration – ASL logic, All @ Call, VSS management and SMS utility) got the savings of $ 165,737.33 per annum for Jan 07 – Jun 07 period.

4. **Indus Software** (www.indussoft.com) **- a business of R-system**   **Nov 2005 - March 2006**

Business Analyst

Projects undertaken:

I joined the firm as Business Analyst where my key responsibilities were Requirement Elicitation, Transforming requirements into Business and Functional Specification document, supporting the Testing team in carrying out functional testing, Imparting training to the user community, supporting UAT.

- **Fiji housing Authority (Fiji Island) -** Indus offered "Indus Collection" product to address the issues in collections process. I was involved in requirements gathering and gap analysis exercise to map the needs with the basic product and suggest customizations for screens, functional modules, interface with the servicing module and reports.

5. **GE Capital** (www.gecapital.in)   **May 2003 – Oct 2005**

Credit Analyst (New Account & Underwriting department)

Projects undertaken:

I was a part of the SBI Credit Cards origination team within Operations department where my responsibilities included Under-writing, Auditing activities within the team, Managing MIS & Reporting, training new team members, mentoring and managing the teams of variable size to meet the tight deadline set by the organization for the required deliverables and implementing the new products.

- **NAOS - System -** New system NAOS was being developed by the organization to bring revolution in the working strategy in operations team. I was involved in detailing out the functional requirements, revisiting existing process flows by implementing *Six-Sigma and Lean* methodologies and providing support to IT in the development phase, SIT, UAT and the post implementation support.
- **Project Zeus -** Project aimed at setting up a *new joint venture* with the *TATA group of companies*. I was involved in wing-to-wing process flow mapping in the business to identify the system/process changes and enhancements.
- **3 in 1 Card-** New product 3 in 1 card was launched by GE for the first time in Indian Industry. New system aimed at supporting the Personal Loan along with the credit card transactions on one system.
  3 in 1 card project included changes in the Vision Plus screens and functionality
- **Automation of Flip Process -** Flip process had many manual touch points, resulting in delays and failure, hence a project was initiated to automate the flip process to ensure reduction in TAT and increase accuracy and productivity by modifying the CMS module and ASMW screens of existing Vision + system to remove manual hands-off
- **Other Operational projects** - Provided guidance and support in the various products/programmes launched by various departments like "Auto-Upgrade on Renewal", "Pre-approved Gold card Offer", "Upgrade to Gold Offer", "Fraud Underwriting Project".

SKILLS

SQL 7.0, HTML, Visio, XML Spy, Vision Plus 8.0 version, Basic knowledge of Oracle, Premier Banking Product, MS word, MS excel, MS Powerpoint, Prezi and various other tools supporting in effective documentation.

QUALIFICATION

COURSE	YEAR	GRADE
MCA (Masters in Computer Application)	2005	1st Division
BCA (Bachelor in Computer Application)	2003	1st Division
GNIIT from NIIT - *Scholarship holder throughout the term of the course.*	2004	1st Division with scholarship
Convergence Course - *WML: Creating WAP pages for mobile devices*	2002	Course Completed
12th from CBSE Board – Delhi	1999	1st Division
10th from CBSE Board – Delhi	1997	1st Division

References available upon request