Ms. Minal Bhagwan Kudle

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Experience Summary

Consistent IT professional with 9+ years of experience in Requirement Analysis, Design and review of various documents including Business Requirement Document (BRD), Functional Specification Document (FSD), Functional Data Flow Diagrams, User Stories, Implementation, Research and Quality Assurance. I have proven expertise in Retail/Consumer Lending Domain space and willing to work for a large-scale organization to utilize the gained expertise and knowledge for mutual growth of the organization and self.

Professional Summary

I am a strong team player, with positive thinking, go getter attitude, hardworking and flexible towards work. Self-starter, ready to accept challenges at workplace and can strike a balance between working independently and in a team atmosphere. Ability to work with wide varieties of people, maintain positive and healthy relationship with colleagues and clients as well. I Have exceptional ability to synchronize with juniors as well as seniors in the team by proactively getting involved in minute details of the Project.

Countries Visited

I have visited Philippines, Vietnam, Thailand, and Kuwait multiple times for Pre-Sales, Requirement Gathering, Implementation and Training purposes.

Work Experience

Ernst & Young LLP, Mumbai

Mar '22 - Till Date as Senior Consultant, Financial Services-Technology Consulting

Key Result Areas:

- Currently performing Business Analyst Team Lead role for ICICI Bank-Dynamic 360 CRM project in a QA team
- Responsible for task allocation within QA team, managing QA deliverables to business as well as status
 of QA activities and providing daily updates to stakeholders from EY and ICICI Bank-CRM team
- Working closely with stakeholders from ICICI Business team and Tech. team in terms of providing requirement clarifications to the queries raised by QA team and discussion of the same, if required
- Working along with development teams on need basis, for re-solutioning of the functionalities
- Leading workshops being conducted between ICICI Business team and EY Tech team for requirement gathering and development walkthrough
- Worked on IDFC First Bank- Digital Lending project as a Senior Business Consultant from EY
- Involved in day-to-day activities like business documents preparation, co-ordination with core product team and Tech team for Requirement Gathering and getting sign-off from product team
- Worked as a PMO team member as well for re-defining the user journey for all the products under Digital Lending LOB of IDFC First Bank
- Participated in designing functional level Data Flow Diagrams for multiple service lines e.g. Term Loan and Personal Loan and clients e.g. Amazon, Flipkart, Ola and Mobikwik

HDFC Bank, Kanjurmarg, Mumbai

Sept '21 - Feb '22 as Senior Business Analyst, BTG-In House Automation

Key Result Areas:

- Performed Business Analyst role for multiple small-scale projects allocated to HDFC's in house automation team
- Responsible for project implementation, starting from requirement gathering till go-live

- Worked with bank users and stakeholders from multiple departments, coming up with system enhancements or new developments on regular basis
- Day-to-day activities involved discussions with bank users, logging the requirement and preparing
 detailed requirement document post discussion, taking sign-off on the same from stakeholders,
 knowledge transfer to the development team and guide developers as well as testers during respective
 phases of project implementation
- Periodic updates to the senior management on progress of various projects

Mphasis Limited (Based at Client side-SBI, Navi Mumbai) Jul '20 – Sept '21 as Senior Associate/ Senior Business Analyst, RLMS-Banking

Key Result Areas:

- Was part of State Bank of India's Retail Loan Management System (RLMS) business group, handling implementation of Retail Lending Solutions
- Worked on in-house implementation of the biggest lending product i.e. SBI Home Loan and participated in business document preparation for other lending products such as Auto Loan and Demand Loans
- Worked on the Agile methodology used for software development
- Participated in requirement gathering with bank's Business unit, gap study and solution mapping to meet product enhancement specific requirements in order to lessen existing lending product issues
- Was responsible for preparing Solution mapping documents, user stories, data dictionaries, CR documents and other related functional/business documents
- Involved in day-to-day activities like business documents preparation, co-ordination with software testing team and developers in order to make sure that the product requirement is correctly developed and testing team has tested the business scenarios correctly
- Communicate with Bank's product users to understand business scenario (if required) while implementing enhanced lending solution

3i-Infotech Limited, Vashi, Navi Mumbai Sept '14 – Jul' 20 as Assistant Manager/Senior Business Analyst, Banking ULS

Key Result Areas:

- Worked on Kastle Universal Lending Suite Origination, Servicing/Management and Default/Collection
- Participated in Gap study and Solution Mapping to meet client's product specific requirements with the existing system
- Documentation of User requirements, Gap Analysis, Solution Mapping, Prototypes and other related documents
- Preparations of Business Scenarios to ensure that the system design adequately reflects the business requirements
- Regular interactions, presentations and system demo to the Clients and Prospects
- Support customer till go-live (through acceptance testing and technical environments specification)
- Provide pre-sales support by filling RFP as and when requested
- Recommend and document new features/changes/functionality in the base product, based on user interactions
- Imparting product training to the new joiners
- Have worked on Dashboards, Credit Policies, System Configuration, Scorecards and end to end Loan Processing System
- Have been to client site for Bank for Investment and Development of Vietnam (BIDV), in Vietnam for implementation of new requirements
- Onsite assignments included daily coordination with client for system implementation and testing, resolving client queries, playing balancing role between client and offshore team, conducting trainings and walkthroughs for client and accordingly providing the scope document and training material to the client. Also, sharing the daily reports with the higher management and offshore team
- Have travelled onsite to Philippines and Vietnam for product demonstration as part of Pre-Sales team for a while
- Have also been to Kuwait for Commercial Facilities Company (CFC) during business requirement gathering, UAT and Go Live phases of the Project Implementation

Technosoft Engineering, Thane Jan '13 - Oct '13 as Research Analyst, QC

Key Result Areas:

- Worked on Web based Certification tool for US client
- Daily web analysis and research for industry level certifications
- Checking the quality of work done by team in terms of correction and updates in the certification
- Daily coordination with client for updates in requirements and passing the same requirements to the team, in order to reach the daily target ASAP with best quality
- Assuring the timely delivery to the higher management and directing the team for the same

Educational Qualification

Qualification	Board/University	College/Institution	Completion Yr.	Percentage
B.E.	Delhi University	Institute of Electronics & Telecommunication Engineers (IETE), New Delhi	2014	58.00
Diploma (CS)	Pune University	Tilak Maharashtra Vidyapeeth, Pune	2009	65.00
SSC	Maharashtra State Board	R.M.Bhatt High school, Mumbai	2006	73.00

Additional Qualification

Course Name	College/Institution	Completion Yr.	Grade/Score
IELTS	IDP	2021	7
Spanish Language Learning Course	Feel Academy, Nerul	2017	Pass
A Diploma in Dot Net	Seed Infotech, Dadar	2014	B+
Diploma in Software Testing	Seed Infotech, Dadar	2012	A+
A certificate course of Programming in C &	NIIT, Andheri	2007	Α
C++	, /	2007	,,
A certificate course of Data structures &	NIIT, Andheri	2007	B+
algorithms	Will, Andrien	2007	D1

Personal Information

Father's Name : Mr. Bhagwan K. Kudle

DOB : 16th July 1990

Passport : M4406532, Valid till 10th December 2024

Address : 2/73, Virchand Niwas, A. D. Road, Sewri Naka, Sewri, Mumbai-400015

Mobile Number : +91 7710946949

E-mail ID : <u>minal.kudle16@gmail.com</u>

Marital Status : Married

Spouse Name : Mr. Peralan Kathiresrajan

Languages Known : English, Marathi & Hindi (all read, write, and speak)

Declaration

I hereby declare that the above-mentioned information is correct to my knowledge, and I bear the responsibility for the correctness of the above-mentioned particulars.

Date: Signature

Place: Mumbai (MINAL BHAGWAN KUDLE)