**Priyanka Gupta B.E, MBA** l 11+ yrs l Business Analyst l BFSI | CSPO ® | Agile

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**I desire to explore challenging Business Analysis & Consulting opportunities in Banking, Financial Services across Investment & Wealth Management, Loan Origination, Financial Products Consulting, and Retail Banking**

* **Summary**: Over 11 years of *Business Analysis* experience in the BFSI domain with expertise in *Wealth Management & Investments*, US Mortgage based *Loan Origination* processes, & *Wrap* wealth management platform (UK), proficient in *Agile* and traditional SDLC methodologies. Worked with top Global Banks, Financial Institutions, and IT firms (read Citigroup, HSBC, UBS, Kotak, UOB, Royal London, etc)
* **Functional/Domain** –
* Wealth Management, Portfolio and Asset Management, Customer Risk Profiling, Financial Need Planning & Analysis, Consumer Investment & Wealth Management pattern analysis
* Consumer & Retail Banking (Corporate & SME Loans, Transactions, Fixed Deposits, Cash Management)
* Financial Products (Banking, Mutual funds, Insurance, Securities, Equities)
* US Mortgage
* Credit Lending Origination System
* **Product/Application –**
* *UK Wrap platform* **:** Wrap platform is a front end tool for wealth management, a one-stop shop for individual clients investing their money for various goals (in the UK market)
* *Portfolio View Product:* This product provides a consolidated view of the client's investments
* *CIS (Client Information System) and iCRM* **-** Wealth Management suites for UBS Wealth Management
* Wealth Management Applications (a) *Citiplanner & (b) HSBC Wealth Explorer*
* *bCAS* (Business Credit Application System, a Loan Origination Product for Corporate & SME Loans) –(built on IBM SmartLender Loan Origination System on Oracle database)
* '*Blueprint*' Requirements Management tool
* *CRMS* (Customer Management Application @ HSBC); HUB (Customer Data Management)
* *Oracle FLEXCUBE* (Core Banking Application)
* *Empower* - US Based mortgage product built by Black Knight Financial Services
* MS Dynamics 365 CRM module
* **Process -**
* Banking Operations & processes understanding (new customer acquisition l Account servicing l Customer risk profiling l portfolio rebalancing process)
* *Agile Methodology & Scrum process:* Proficient in 'Scrum' process, comprising of Sprint planning & task breakdown, Daily stand up to understand sprint impediments, client demos, and Retrospective & Review meeting.
* **Training & Certifications –**
* Certified Scrum Product Owner ®
* **Achievements and Accolades:**
* University Gold Medalist - 1st position in University , Department topper during Graduation

**Associate Manager – Accenture Technologies | Client: Leading Indian Bank**  **Jul’21-Till Date**

1. Migration of entire Credit Lending platform to MS Dynamics 365 CRM module
2. Conceptualizing SOW
3. Conceptualizing and creating Product Backlog
4. Prioritizing and sequencing requirements to achieve BRD, user stories, CR trackers on a weekly basis
5. Reimagining client requirements and retrofit on MS Dynamics platform by as-is amd to-be analysis
6. Collaborating with MS Dynamics CRM IT team to create and finalize wireframes and its components based on available functional entities

**Senior Consultant- Infosys Technologies | Client: Leading Bank, US** **Nov'15- Jul’21**

1. Empower product enhancement and maintenance which mainly includes areas such as Fees, Documents, Interfaces, Product and Process automation, Home Equity Applications
2. Analysing Business requirements and providing solutions based on the US Banking regulatory framework
3. Implementation of configurable changes to the Empower Mortgage solutions product. This is based on understanding the business requirements and providing solution requirements further entailed by configuration changes
4. Continuously working towards enhancing the product experience by automating certain day-to-day banking functions post feasibility analysis
5. Creating Loan Critical Documents/Forms, Document Package Designer

**Other Responsibilities**

1. Contributed towards various Ideathon initiatives where the objective was to provide a pilot solution to a given problem
2. Took Part in Zero Bench Initiative where the objective was to take up as many assignments as possible towards various projects/initiatives
3. Interviewed and screened prospect resources

**Consultant- Brillio Technologies | Client: Leading FS firm, UK** **Jun’14- Oct'15**

**Project 1 : Portfolio View Product :** The product provides a consolidated view of the client's investments. The objective was to understand the data flows within the product and prepare use cases. Also support in the development of the product design features from a UI perspective.

**Project 2- OCS (Online Client Set-up)** : Understand business processes for capture of client demographic details, and creating business rules for account assignment against various client categories. The Product Components were On-boarding of new clients on the WRAP platform, data capture and validation, understanding of in-house and 3rd party services that facilitate data validation.

**Key Responsibility Areas-**

1. Act as Product Owner:
2. Product backlog : Creation of Product backlog which consists of all project requirements in terms of user stories. Identify and understand Epic requirements and segregation into small user stories. I am also responsible for finding any gaps in business requirements that might give rise to new requirements.
3. Sprint Planning : Responsible for conducting sprint planning session with the team, which is the basis of a sprint. These sessions usually run for 4-5 hours.
4. Support: Ongoing support to the development team. I also liaise with testing team to help achieve their test cases and identify any developing defects.
5. Client demo: Client demo at the end of the sprint for the implemented product. On an average these demos run for 4 hours.
6. Refinement session: Daily refinement session with client BA for the readiness of upcoming sprints.
7. Continuous learning of the end to end wealth management cycle in terms of Prospecting a client, financial analysis, Goal Planning, Implementation of a portfolio, Portfolio management and monitoring
8. Liaison with testing team to help create test cases and identify any development defects. During this process I review the test led document which is the key to capture all test cases from a requirements document. I also cross-check all the defects in development and testing environments and make sure they are implemented and closed before the client demo
9. Product Understanding - WRAP platform, OCS, Portfolio view product. exposure to all these products and understanding their features and functionalities to cater to client requirements

**Business Analyst**- **Cognizant Technology Solutions, Singapore | Client - UBS** **Jun’13- Mar'14**

**Client Program Overview**: - Integrate existing Client Management Applications companywide to: 1) Unify client data 2) Have Single View of customers 3) Protect client data (UBS Asset Management)

**Project 1 (CCSD workflow enhancement for integrated data):** CCSD (Client Contact Static Data for CIS) had to be integrated with Assentis application: 1) to protect client data, 2) enhance printing, enveloping and archiving functions, and 3) ensure regulatory compliance

**Project 2 (Advisors Tool-kit Application Data Entitlement):** IntegrateATK (Advisors Tool-kit - Investment portfolio booking system), with ES (Entitlement Services), which provides data entitlement services to applications like iCRM, CIS (Client Information System), MIS systems. The objective is to enable ATK users to view portfolios booked within their BU

**Project 3 (IPQ - Investor Profile Questionnaire Enhancement):** Integrate iCRM and CIS client PRP (Portfolio Risk Profile) and K&E (Knowledge and Experience) data

**Key Responsibility Areas-**

* Study client business processes and evaluate impact (Portfolio booking centers l Investment Portfolio types l Client categories)
* Business & Application Analysis (Single Point of Contact for Core Business Analysis activities for client WM Applications) l Business Requirements Document (BRD) review with Business Users
* Coordinate with Technical Team to understand technical feasibility of Requirements fulfillment l Single point of contact between Business Users & Technical stream to finalize requirements
* FSD walkthrough to Functional Testing team l SIT & UAT Test plan Review and sign-off l End-to-end UAT support l Handled defects in HPQC tool
* Downstream System Analysis for workflow integration
* **Functional expertise** – Client Information System (CIS) for Wealth Management Operations l Internal Customer Relationship Mgt (iCRM) tool l ATK (Advisors tool-kit) l Assentis DocWrite (Work-flow Application) l Investor Risk Profiling

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**Business Analyst**- **United Overseas Bank (UOB), Singapore March’12 - June'13**

**Project 1 - bCAS (Business Credit Application System) - End to end centralized Loan Origination System for Corporate Loans**

**Key Responsibility Areas & Work KPIs-**

* Business & Application Analysis l Business User coordination l Team handling for SIT l UAT
* User interaction and coordination for closure of CRs (Change Requests) post go-live
* Single Point for effective communication, rectification & closure of day-to-day Production defects l Planning of Release schedules l Team management for defect fixing
* Work and collaborate with Vendor development team who design CRs l Single Point for validation and verifying all Functional aspects of CR, and taking them to closure
* **Functional expertise** – Loan Management & Loan Origination System l Credit Application System

**Project 2** - **Wealth Management Solution Implementation**

The project involved the creation of Wealth Management / Financial Needs Planning solution, involving the following major tasks:

* Design of the product functional flow l functional specifications l Product functionality enhancement
* Process Definition and Business Process Modeling l Collaboration with technical team l UAT
* Design of end-to-end solution having major wealth management functionalities: client on-boarding, relationship management, financial needs assessment & planning; portfolio management, 360 degree view of customers across products

**Business Analyst** - **Citibank, Singapore Sep 2011 – Jan 2012**

**Program Overview:** The project program consisted of modules each catering to the life cycle in Wealth Management from profiling/ prospecting to execution of funds/ products against customers

**Project *–* Citiplanner Wealth Management Implementation (Segment: India)**

* Functional Modules worked upon: 1) General Sales Flow, 2) Profiling, 3) Wealth Creation & Goal Planning, 4) Consultation, 5) Fulfilment, 6) Portfolio Tracker, and 7)Reports
* End-to-end to business analysis and requirements fulfilment for Citiplanner tool implementation
* User interaction, functionality creation, closure of issues and sign-off for different Functional Specification modules for Citiplanner, defect closure and query resolution
* Aligning customer data from eight different Product Processors (CRMS- Customer Relationship Management System, Cash Accounts – Savings and Current, Time Deposit, Mutual Funds, Equity, Credit Cards and Loan) into single platform, and using the unified data source to build customer management strategies

**Project *–* Citiplanner Wealth Management Implementation (Segment: NRI)**

* UAT test cases , for the following modules - General Sales Flow, Profiling, Consultation, Fulfilment
* Coordination with Testing and Development team to achieve standardization of test scenarios
* **Citiplanner Wealth Management User interface tool** – In-depth understanding of the business and data flow, user screens, features and functionalities of Citiplanner Application

**Assistant Manager: HSBC Bank Ltd., Bangalore, India June’09 – April’10**

**Wealth Management (Wealth Explorer product)–**

* Created customer risk profile using PFR (Personalized Financial Review) suite
* Financial Consultation: Wealth Creation, Retirement Planning, Portfolio Management
* Advisory role on the entire Wealth Management life cycle comprising of – Planning, Execution and Rebalancing of clients’ portfolio

**Management Trainee: Kotak Group, Bangalore April’08 – June’09**

* **Risk Profiling and Client Acquisition**: Cross selling and guiding customers about various investment products through risk profiling of the customer and his/her family; Analysis of patterns based on demographic study l Worked on “Oracle-FLEXCUBE”

**Education**

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| MBA (Finance) 2006-08 | Symbiosis Institute of Management Studies (SIMS) - Pune |
| B.E (Production) 2001-05 | Saurashtra University, Rajkot, Gujarat |