7.5L – 40% - 1 month
Abhaya Singh

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CAREER OBJECTIVE

To seek challenging opportunity that can utilize and enrich my industry exposure and meet various challenges of the dynamic business environment.

A. SUMMARY OF PROFESSIONAL EXPERIENCE :

Skill Set: Business Analyst(Domain – BFSI/CRM)–Total Exp–8 Yrs.

- **8 Yrs** of work exp. Into **Banking/CRM** vertical.
- Quickly understands the business issues and challenges of client's organization and industry.
- Working closely with the project managers across the projects. Taking inputs from them and appropriately and accurately applies comments/feedback, communicates and applies Process / Project standards.
- Hands on experience in imparting training/knowledge transfer to the technical/functional team or work as single point of contact in teams in terms of business processes / product functionality, serve as subject matter expert**.**
- Experienced in requirements gathering process (gather, analyze, document and manage change) and help identify business priorities. Collects and documents a customer's business requirements, Investigates, resolves and escalates issues if required.
- Reviews and edits requirements, specifications, business processes and recommendations-related to proposed solution.
- Skilled in business process analysis & design, skilled in process Migrations.
- Well versed with SDLC process.
- Consistently delivers high-quality services to our clients. Excellent in managing client relationship and rapport building.
- Highly organized with extreme attention to detail with excellent reporting skills.
- Excellent in working as a team player or work as individual contributor independently.
- Strong interpersonal skills, Excellent Leadership & Communication Skills, Excellent Team Management Skills, team player.
- Have hands on experience in working with onshore offshore team and client interactions.

B. DETAILS OF PROFESSIONAL HISTORY

Company **: Altisource Business Solutions.**
Duration **:** From Nov 2012 – Till Date.
Designation **:** Business Analyst

- Interact with stakeholders and Captures new business requirements, does analysis, and documents.
- Does solution assessment & validation.
- Evaluates business processes, extracts information from various applications and systems, identifies and researches anomalies, recognize system deficiencies.
- Communicate effectively with all levels within and outside the organization, including senior management and technical teams.

Company   : Sonata Software Ltd.
Duration   : **3 Yrs** (apx.) **-** From Oct 2009 – Sept 2012.
Designation : Sr. System Analyst- Business Analyst

- Work on the project from the beginning to the end by bridging the gap between the client and the technical team in terms of business process and product functionality as desired by end user.
- Continuous interaction with the client to get the understanding of the process/product functionality & knowledge transfer back to the technical team.
- I am involved in preparing and working on BRD-detailed documentation of business requirements and business process flows, documentation and tracking the change requests from the client / business user/stakeholders involved.
- I am involved in various features integration and make the product as a whole.
- I am also responsible for preparing (RTM) requirement traceability matrix for the requirements captured.
- I am involved in Test/quality reviews of the product.
- I am also involved in testing the product as end user of the application, involved in UAT.
- I was involved in End to end product testing.
- Have hands on experience in issue/defect analysis for the defects raised against the requirements and participated in defect meetings.
- I am also involved in training Business processes and functionalities to the new joiners on boarding the project.
- I also take part in the meetings with **Sr. business analyst, managers, Sr. managers, Avp** and understood various **Business, Process/Project plans** and managing the whole team.
- Collaborated with Sales teams to facilitate communication for successful project launches.

PROJECTS

1. **Debt Management System-"Collect Savvy"** for **"Ontario System"** major player in **A/c Receivable & Debt management solution** in **US.**
   - Worked as business analyst in the project as collection management expert for the testing of Collection Management System under development. For testing the new product **"Collect Savvy"** collection management system, clients legacy system (**"Facs & Artiva"**) was understood in detail and after the discussion with the business user with onshore team test scenario, test cases and the test data were prepared and got signoff from the client. I was involved working closely with all the project managers across the projects and help them understanding the requirement. Major Responsibility: Helping the program managers & project managers in product/functionality/Business process understanding, bridging the gap between the onshore client and the offshore technical team by imparting knowledge on collection management process, working with testing team, document reviews, Product features integration, training the developers and testers on functionality of the product, Test reviews, functionality testing, end to end product testing, UAT, defect management & review meetings, hand over & product demos to the client. Collaborated with sales team to facilitate communication for successful project launches.

2. Lotus Notes Application Process Migration to SPS 2010 environment for **"Aditya Birla-Financial Services Group".**
   - Lotus Notes application migration project is intended to migrate Lotus Notes applications used by client to SPS 2010 as is the functionality available in the current application. For this their applications and the processes under development was studied in detail and the functionality was captured and signed off by the client and business users, which was used for development, there were also change requests taken into consideration in terms of enhancement of existing functionalities. Each of the application contains voucher generation, work flows, approval process, reports, and reminders as required. Below are the application name mentioned which was used by the various branches and the head

office across India for the client engagement. Major responsibility: Detailed documentation of business requirements, process flows. Imparting training on Business processes and functionalities to the technical team. Capturing and monitoring the change request from the client / stakeholders. Preparation of requirement traceability matrix against the requirement. Involved in Test reviews, preparing test scenarios and test cases. Performed functionality testing, End to End product testing, & UAT. Product demos to the client.

3. **Project:** Implementation of HRM Module In MS – SPS2010 environment for – **"Reliance Commercial Finance":**

- The main purpose for the application development was to reduce the manual job performed by the HR department in SPS2010 environment. As of now various HR processes performed by HR team was completely manual which was cumber some & time taking process. The whole product was developed as a web-based application in a corporate environment. Major responsibility: Detailed documentation of business requirements, process flows. Imparting training on Business processes and functionalities to the technical team. Capturing and monitoring the change request from the client / stakeholders. Preparation of requirement traceability matrix against the requirement. Involved in Test reviews, preparing test scenarios and test cases. Performed functionality testing, End to End product testing, & UAT. Product demos to the client.

Company : **J P Morgan Chase–Global Credit Risk Management Ops & Investment - Banking Ops.**
Duration : **2 Yrs** (apx.) **-** July 2007 – May 2009
Designation : **Operations Analyst.**
Major Clients : CLS, IB, CDG.

- Worked in Global Credit and Risk Management –Investment Banking Operations into – **Credit Risk & Credit Risk Mgt. Reporting:** Generation, creation, production & maintenance of various reporting requirements & MIS for credit risk, operational risk & market risk within the organization for Commercial loan services, Wholesale loans operational reporting, client documentations group and Investment Banking.

- Delivering reports to the senior management & middle management level. Daily, weekly and monthly tracking which works as ticklers for the management, various database update on daily basis. Timely generation of reports as per the schedule and TAT that covers daily, weekly, monthly & quarterly reports. Gathering information from various sources, systems and tools, collating information's, analysis of the reports, produce volumes of report, ensuring the data quality of the report, ensure right escalation if any discrepancy found, maintain proper control systems and procedure within the process, maintain Sop's, continuous interaction with clients and understanding their requirement and working on the same, taking active participation in process improvements and automation. Have exposure working- on UAT environment, credit risk reporting tools, various Databases, Business object.

- Worked in Brokerage – A/c Payables – Working closely with the brokers of JPMC for the day to day happening trade, analysis & reconciliation of invoices, working on various Risk Management System and analysis of various information received from brokers, reconciliation and payment of Execution brokerage to Brokers on Give up trades across all brokers, exchanges and currencies, countries, ensuring payment against invoice receipts in the turnaround time, liasioning with Support groups like CCCG (Credit and Client Control), Client Services and resolving of rate issues across all entities, authenticating for trades against all exchanges making them good for payment,- ensuring accuracy on clearing payments and non disclosure of client information by preserving client confidentiality, deal with sensitivity while dealing with each client due to their difference in relationship types, researching on any queries/ requests sent by the Business Partners / Execution Brokers / Client Support Teams and -replying to the same with minimum response time, establishing and maintaining excellent relationships with the Business partners / Execution Brokers / Clients as well as the

people in the Client support groups, Ensure Quality Control standards that have been set for all processes that are carried out in the team. System used for the entire payables process was on AS/400 platform.

Company : **Green Point Mortgage – Infosys BPO**
Total Exp : March 2006 – July 2007
Designation : Operations Executive – Customer service & Ops
Major Clients : Green Point Mortgage & North Fork Bank.

- Worked as Operation Executive **Mortgage Banking** in Customer - service Dept. for "**Green Point Mortgage and North Fork Bank**" in "**Infosys** -Bangalore" under BCM-Banking and Capital Market vertical supporting US customers.
- Providing customer service to the US clients, handling their queries & issues related to mortgages, handling mortgage insurance, home honors insurance, property taxes, escrow analysis, processing payoffs, processing payments, interacting with the 3rd parties & brokers and resolving their quires, any kind of payment related issues, handling mortgage satisfaction, lien release, issues related with credit reporting, loan transfer, educating the customers on various loan products, its payment system, interest calculation, deal with sensitivity while dealing with each client & protecting client information while dealing with 3rd parties and brokers, researching on queries requests from clients, ensuring the right escalations.
- Maintain SLA and TAT. Reporting and MIS for the team.

Company : **CRM Services – Tata Teleservices.**
Total Exp : Feb 2005 – August 2005.
Designation : Executive – Retail Sales & Services.

- Working for Tata Teleservices – Tata Indicom – Service Request Management using Oracle CRM, Customer Service Representative, and Retail Sales at Point of Sales (POS).
- Worked as CSR and performed activities like customer acquisition, handling queries related to bill/payments, creating service requests and progressing it through its proper workflow, handling various POS activities etc.

Company : **GE Capital - SBI Cards**
Total Exp : July 2003 – April 2004.
Designation : Executive - **Debt Management-CRM & Ops**.

- Managing the business for **account receivables** for **SBI Cards** in Ahmadabad- Gujarat.
- Worked in Debt Management–right from **Risk 30 to 120 riskcat** for credit card division. System used for collection was **Vision Plus.**
- Managed & monitored 3- 4 vendors for collections activity.
- Handled team of 18-24 (Team Members) and 3 team leaders.
- Managing **Net Credit Loss (NCL)** and reducing **NPA's (Non performing assets)** for entire region and portfolio.
- Managing delinquency, **analysis of the portfolio** by daily, weekly and monthly tracking of **portfolio's performance**.
- Segregation & allocation of portfolio by risk categories on each accounts on time to the agency and the team members, setting up receivables targets and the flow for each agency and the team members based on risk categories of the portfolio.
- Ensuring **dunning** is done on the allocated portfolios on each a/c's within five days of allocation. Daily monitoring of the agency, Fos & team members performance and the activity done on the a/c, ensure daily, weekly and monthly targets are met as assigned in the beginning of the month. Ensure all the feedback received from the customer is updated in the system each a/c wise, ensuring all the system updated by end of day including the payments.
- **Reviewing the risk of the accounts** and forwarding the a/c on case to cases basis to the legal department and forwarding out to the other agency, and had the authority to block the

credit card once we see the higher risk based on the negotiation with the customers and the industry defaulters.

- Resolving the technical issue which is not solvable by team members and the agency in settling the A/c's. Liasioning with **credit-risk head for settlement of dispute cases**, settlement of a/c (credit card) and ensure receipt of payments from the customers. Deactivation of plastic (credit card) a/c's for high risk customer, risk management, customer retention, preparation of **MIS and reporting** to the **senior management**.
- Continuously searching for the new business opportunities by searching & interviewing new vendors/ agencies and get the best deal out of them.
- Recommending the interviewed vendors/agencies to the line managers and appointment of the same, actively take part in **vendor development**.
- **Training** the newly appointed vendor/agencies staff/managers about the business.
- Ensuring the smooth process flow and controls are in place in business across vendors/agencies.

C. **EDUCATION & PERSONAL DETAILS**

ACADEMIC QUALIFICATION

- PGDBM (MBA) from Indira School of Management Studies, Pune in 2003.
- Bachelor's of Science (Computer Sc.) from Andhra University in 2000.

Projects during MBA:

1. **BSNL, Pune**: Find out level of Customer satisfaction for fixed and mobile WLL (wireless - in local loop) Product launched in Pune, based on CDMA Technology.
Duration: 2 Months.

PERSONAL DETAILS
Full Name: : Abhaya Kumar Singh
Gender   : Male
Marital Status   : Single
Date of Birth   : 5th Jan 1978
Current Address : 33/54,2nd floor, Opp Rajeshwari Manor,Rajeshwari Layout, Yellachanahalli, -Banlgaore-62
Permanent Address: L2/15 - E, J – Road, Bistupur, Jamshedpur, Jharkhand - 831001.

DECLARATION
I hereby declare that the above information is true and correct to the best of my knowledge and belief.

Date:
Place: Bangalore.   **Abhaya Singh**.