

# Praneet Rane

## Business Analyst



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Result-driven Business Analyst with 8+ years of broad-based experience in digital transformation, credit risk underwriting, business operations, compliance, insurance, new process development and process re-engineering. Creative thinker with strong analytical skills adept at conceptualizing solutions to meet business objectives with maximum operational impact. Equipped with excellent communication skills and work ethics.



## Skills

Agile Business Analyst · IT Enabled Business Transformation · Digital Transformation · User Acceptance Testing · Project Management · Business Process Improvement · Business Transformation · Release Notes · PL/SQL · PSM 1 · JIRA ·



## Work History

### Business Analyst (Senior Manager)

HDFC Bank Ltd.

#### March 2022 to Current date (Business Analyst)

# New Product / Process development and re-engineering

- Liaison between business users and technology teams in capacity of Subject Matter Expert (SME)
- Prepare business requirements specifications (functional & non-functional), document business practices, workflows, feasibility studies and business needs.
- User Acceptance Testing (UAT) on behalf of business users
- Co-ordinate with in-house IT teams for Change Requests
- Monitoring of processes post go live for effective usage

# Data management and reporting

- Formal recommendations to management impacting business policies
- Research and analysis to quantify business opportunities and issues

# Regulatory Reporting

- Assist management in MIS reports under regulatory requirements

# Issue Resolution

- Support business users in issue resolution
- Identification of chronic system facilitation issues and resolution

#### # Knowledge Empowerment

- Training sessions for Business users elaborating system process facilitations
- Documentation of system process facilitations through 'Release Notes'
- Conducting training sessions for fresh recruits with respect to departmental activities and processes

#### # Support to Business Verticals

- Assist business / operation teams to build in system indicators / flags for business tracking
- Business process integration for business sourcing channels
- Feedback reporting and suggestions for enhancement basis business usage

### **June 2016 to March 2022 (Senior Credit Underwriter)**

- Conducted appraisal of Home Loans, LAP loans and Working Capital Loans loans, Vehicle Loans, Credit Cards, Personal Loans for Employed, Self-Employed, and NRI verticals
- Steered business development by means of interactions and training with channel partners

Comprehended and interpreted results of financial analysis, banking analysis, and bureau reports analysis for overall customer information in alignment with credit and risk policies to check eligibility

- Held meetings and personal discussions (PDs) with customers to grasp their business, profile, and loan needs
- Visiting customers' business premises, properties, and residences during PDs
- Evaluated actual business incomes and expenses other than reported income of customer
- Acquired knowledge of customers' businesses and requirements from their perspectives

Understood credit-worthiness of customers to repay loans via analysis of documents, observations, and findings of PDs

- Scrutinized, analyzed, and interpreted legal and technical reports related to property
- Recommended cases to supervisors for seeking required decisions as per deviation/approval matrix and coordination/liaison with different departments
- Complied with policies/processes laid out by central team on overall loan applications being processed
- Generated and maintained various MIS reports to track portfolio performance and risk
- Improved underwriting capability consistently based on portfolio performance

### **Deputy Manager II**

#### **ICICI Bank Ltd. (June 2015 to May 2016)**

- Managed transactions comprising Equity and Debt Mutual Funds, Private Equity Funds, Structured Notes, Derivatives Strategies, Bonds, NFO's, CC Limits, Credit Cards, Bank Guarantees, Insurance, and Loans
- Conducted financial analysis, financial modelling, and risk-tolerance profiling, while providing taxation advisory to clients on their investment strategies
- Functioned extensively on banking software platforms namely Finacle, I-View, and FCRM
- Executed Equity and Debt Market Analysis and rendered assistance in upgrading/downgrading Financial Ratings, Credit Risk Analysis, and Loan Eligibility Decisions
- Imparted effectiveness in processes and monitored operational efficiency to ensure high client satisfaction levels
- Attended the banking and investment requirements of geographically dispersed clients
- Generated various MIS and other reports to offer judicious information to the concerned upper management
- Liaised regularly with various stakeholders internally and externally with a view to execute a deal



## Education

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2013-06 - 2015-06	<b>PGDM: Finance</b> <i>Institute of Management, Development And Research - Pune</i>
2010-06 - 2013-06	<b>Bachelors of Commerce: Commerce</b> <i>Pune University</i>



## Certifications

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2023-09	Professional Scrum Master™ I (PSM I)
2022-11	Agile Business Analyst - Trainsmart Academy