Rashmi K Aithal

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I am a management professional (**MBA** from MAHE,Manipal), with 14 yearsof overall experience in IT & ITES industry with 11 plus years of **Business Analysis** work. I have been predominantly aligned to banking and financial (BFSI) services segment including **Investment Management**, **Banking, Acquirer Processing and Payments industries**; and have held various roles in operations, business analysis, transition, business process transformation, product and project management, and consulting. My current stint includes Business Analysis, requirement gathering for prospect, and acquired customers seeking application development, ideating and solution designing, and leading consulting projects.

**Domain Expertise**

* Acquirer Processing, Cards, Payments, Merchant Acceptance
* Retail Banking including Financial Inclusion & SHG Book keeping,
* Investment Management

**Functional Expertise**

* Own and Manage Product Roadmaps. Envision solution ideas & convert to working prototypes
* Good Business Analysis acumen
* Requirement Elicitation, Envision, Conceptualization, Business Requirement Definition, Functional specifications/Use Case /User Story writing, process flow preparation using Visio, SDLC- Agile and Waterfall, Support, Test case reviews, Fit for business/user experience testing, Client Demos and Presentations
* Process Mapping, Business Transformations
* UI/UX designing using Low-Fi prototyping, Visio, HTML, Axure
* Experience in interacting with global clientele

**Technical Skills**

* Proficient in MS Visio, Adobe Photoshop, Axure, Mind Map, Basics of SQL

**International Assignments**

* Middle East: Consulting & Business Process Mapping Project for a renowned Research Institute in UAE.
* Canada: Visited the client site at Canada for 3 months for requirement gathering of a new application
* USA: Visited the client site in the USA for 3 months for process migration

**Professional Experience**

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| Company | Position | Period | Tenure |
| Tavant Technologies | Business Architect | Nov 2016 till date |  |
| Altimetrik India | Lead Business Analyst/ Sr. Consultant | July 2012 to Nov 2016 | 4 years & 4 months |
| Mcube Investment Software | Senior Business Analyst | May 2005 to June 2012 | 7 years & 2 months |
| ICICI Bank | Customer Service Officer | Mar 2004 to May 2005 | 1 year & 3 months |
| Infosys BPO | Process Executive | August 2002 to Feb 2004 | 1 year & 6 months |

1. **Business Architect, at Tavant Technologies (Nov 2016 – till date)**
2. **Sr. Consultant, at Altimetrik (July 2012 – Nov 2016)**

*Key responsibilities:*

* **Project Leader -** interaction with various stakeholders - Branding & Legal, Security Audit, Penetration Testing teams of the client (a global Payments company).**Envisioning & documenting** the process & requirements from Business Requirement to Business Support perspective.
* **Product Management:** Liaise with the clients, delivery heads and delivery teams to manage the product functionalities and product roadmaps. Envisioning and designing solutions, building prototypes
* **Requirement Management:** Engagement with the client (internal & external) to understand the requirement. Reviewing, analyzing, and evaluating business systems and user needs. Managing Gap Analysis and suggestions for process change. Articulate user needs through **functional specification** and **User story boards.**
* **UX/UI Designing:** Researching, prototyping all new features/enhancements using Visio, Just In Mind, etc.,
* **Support to Solution Designing (Presales)**: Extending support to the presales team in the areas of gathering functional requirements from the potential clients and writing up various sections of RFP and RFI documents. Creating Solution document for banking products/ applications based on research as ready reckoner for Presales

*Projects:*

* **AltiFin & 1P –** A flagship product/platform that hosts multiple components that can be to put together to build **Branchless Banking, eKYC, SHG/CBO Bookkeeping, Mobile Wallet and Payment solutions.** The platform is targeted towards Financial Institutions, Business Correspondents (BC), Micro Finance Institutions.
* **Consulting Project for a Research Institute in UAE** – Business Process Mapping, Gap Analysis, Process Improvements, Product evaluations to find the apt application in the market that caters to the needs of the Institute.
* **Merchant Acceptance Solution** - End to End implementation of a Mobile and PC based Merchant acceptance solution (POS) for a leading global payments company.

1. **Sr. Business Analyst, at MCube Investment Software (May 2005 – June 2012 *- 7 years*)**

*Key responsibilities:*

* Worked on a client project that required visit to the **client site in Canada** for **Requirement gathering** of a new application; understanding, documenting and suggesting improvements to the existing processes. Acted as a liaison between the clients and the engineering team.
* **Requirement Management:** Reviewed, analyzed, and evaluated business systems and user needs. Wrote detailed description of user needs **(functional spec**), program functions **(flowchart**), and other procedural documents.
* **UX/UI Designing:** Researched and prototyped all new features/enhancements
* **Documentation:** Most of the procedural documents including Training and User Manuals
* **Project & Release Management** (for minor releases)**:** Estimated project requirements, maintained **project schedule.** Maintained release notes, communicated releases and conducted release **demos**

1. **Officer at ICICI Bank (Mar 2004 – May 2005 - *15 months*)**

* Worked as a branch officer & teller serving the front end Branch banking and back-end operation. Was part of the Branch Quality Council (Six Sigma and Five S)

1. **Process Executive at Infosys BPO (Aug 2002 – Mar 2004 - *18 months*)**

* Worked for the Defined Benefits Team of one among the world’s biggest Investment Management Companies. Was part of the **transition team that visited the client facility in USA** and successfully migrated processes and trained resources offshore