Riya Chotwani

Business Analyst | Process Optimization | Data-Driven Decision Making   +91-7798827471

Masters in Business Administration (MBA)   riyachotwani7@gmail.com

Savitribai Phule University, Pune   linkedin.com/in/riya-chotwani

EXPERIENCE

- **Trade and Transaction Analyst** *Dec 2022 - Present*
  Deutsche Bank Group   Pune, India
  - Executed daily reconciliation of US mortgage trade settlements, resolving complex discrepancies across a portfolio exceeding $10M and maintaining a 99.8% accuracy rate to mitigate operational and financial risk.
  - Ensured strict adherence to regulatory standards and internal compliance protocols by meticulously auditing mortgage trade details, playing a key role in safeguarding the firm against regulatory penalties and financial loss.
  - Shared a critical contribution towards maintenance of comprehensive process documentation for the mortgage trade verification lifecycle, successfully reducing the training and onboarding period for new analysts by 25%.
  - Partnered with IT, Compliance, and Operations teams in an Agile environment to streamline the proprietary software's validation workflow, leading to a 15% enhancement in end-to-end trade processing efficiency.

- **Business Analyst Intern** *Jan 2022 - April 2022*
  CA Pritam Mahure And Associates   Pune, India
  - Analyzed the Indian startup funding landscape by tracking Venture Capital (VC) and Angel Investor activities, identifying key investment trends in sectors like FinTech and SaaS to advise clients on high-potential funding sources.
  - Authored a 'Startup Investment Outlook' report by synthesizing deal flow data, funding trends, and macroeconomic indicators, delivering actionable insights on high-growth sectors and evolving investor sentiment during the 2023 funding slowdown.
  - Spearheaded a pro-bono workshop for student entrepreneurs on building effective business plans, coaching them on how to analyze market viability and use critical KPIs to craft a persuasive narrative for securing seed funding.

PROJECTS

- **AI-Powered Market Entry Analyzer** *2025*
  Python, OpenAI GPT, Pandas, Power BI, LangChain   GitHub Link
  - Developed an AI-powered market analysis tool by integrating GPT with startup funding datasets, enabling automated generation of SWOT insights and competitor benchmarking across 200+ startups.
  - Engineered detailed financial models projecting TAM, SAM, and SOM for SaaS market entry, incorporating funding patterns, and sector growth rates to simulate 5-year revenue, burn rate, and funding requirements.
  - Automated trend analysis on investor activity and deal flow using Python (Pandas, Matplotlib), improving research efficiency by 40% and delivering actionable investment insights with visual summaries.
  - Deployed results into an interactive Power BI dashboard that presented AI-generated SWOT, market sizing, and competitive positioning, reducing manual effort for strategy teams and enhancing decision-making transparency.

EDUCATION

Degree	Institute/University	Year of Completion
Post Graduation (MBA)	Savitribai Phule University	2022
Graduation (BBA)	Dr. A.P.J. Abdul Kalam University	2019
Senior Secondary	St. Mira's College	2017

SKILLS

- **Business Analysis**: Requirement Gathering & Elicitation, Stakeholder Management, Business Process Modeling (BPMN), User Stories, FRD, BRD, UAT, Requirements Traceability Matrix (RTM)
- **Technical Skills**: SQL (Joins, Queries, ETL), MS Excel (Advanced, VBA, Pivot Tables), Data Visualization, Financial Modeling, Basic Python for Data Analysis
- **Tools & Platforms**: Power BI, Tableau, Jira, Confluence, Microsoft Office Suite, OpenAI GPT, MS Copilot
- **Methodologies**: Agile, Scrum, Waterfall, SDLC, Kanban
- **Courses**: McKinsey Forward Program 2025, Prompt Engineering
- **Languages**: English, Hindi