Job Description

POSITION DETAILS			
Functional Designation	Risk- Business Analyst Specialist	Department	Risk
Sub Department	Risk	HR Grade	
Location	Corporate Office	Reporting Manager	Lead-BA

Job Purpose

You will be responsible to identify, evaluate and mitigate risks that could impact an organization objectives. This role is essential for maintaining the stability and competitiveness of a company by making informed decisions based on thorough risk analysis

Principal Accountabilities

- Understanding of financial lending products, risk concept or banking terminology and associated digital/non digital journey across various product and service.
- Understand business needs to implement new product or improve existing product by assessing and
 finding areas for improvement by collaborating with project managers and cross-functional teams like
 Sales Distribution/Admin/IT/Product /Credit/Policy/Collection/Operations/Customer Service for
 completion of task and improve business health.
- Understanding of building Digital STP Journey across products both on Web as well as Mobile journey and integrate with external services provider to gather data and consume them for various type of verification and checks.
- Understanding of writing policy rules and implementation through Business Rule Engine.
- Monitoring data flow and quality across system to ensure data availability for analysis and product improvement.
- Building various Dashboard for monitoring business growth on Power BI / Qlik sense / Qlik View and user interface using Power Apps.
- Building Automation of process using Microsoft 365 tools like Power Automate, MS List, Power BI
 dashboard and private sharepoint for data/document repository without introducing external tools to
 avoid any added cost.
- Maintain documentation / masters / process workflows about various projects, processes, and operations.
- Understanding of Lending system like FinnOne & LeadSquared (LSQ)

Desired Profile

- 1. Minimum 5 years of experience in Data Analysis using various tools like Python, MSSQL, Oracle etc.
- 2. Building Power BI Dashboards and user interface using Power Apps.
- 3. Min 5 Yrs of understanding the Risk concept or banking terminology
- 4. Understanding of Digital lending journey (Web / App)