

Sharad Sharma

Business Analyst

An **ingenious data person** with 3+ years of experience in Fintech, Banking and service industry. Seeking to use my **data analyzing, visualizing and implementing** skills to help **business grow** I am **creative** and **headstrong** at work deliverables, while meeting **challenging deadlines**.

Experience

Lentra

Jun'23 To Present

Business Analyst

A Fintech that provides digital lending solutions to the commercial banks. It has 100+Cr revenue with 1000+ workforce.

- Generated **100+ automations within 30 days** for custom lending solutions, collaborating across teams smoothly. Our smart use provided good experiences for **200+ customers** and **onboarded 80+ new clients**.
- **Increased testing efficiency from 50% to 80%** for the product analytics team, while handling **200+ client's configuration** of credit Policy and deviation, ensuring their implementation.
- Reduced daily efforts of **4 hours to 45 minutes** by automating the inhouse BRE app and working more effectively by using Google sheets and Excel.
- Designed a **robust data pipeline** using Postman and JSON, enabling the seamless flow of information. Empowering the product analytics team, this pipeline fuels valuable customer insights and data-driven decision-making.
- Ensured effective communication between technical and non-technical stakeholders, facilitating clear understanding of project scope, objectives, and progress to ensure project success and client satisfaction.

HDFC Bank Limited

Apr'22 to July'22

BusinessAnalyst

It is India's largest private sector banks by assets and world's 1st largest bank by market capitalisation as of April 2021.

- Increased login and **KCC file distribution** from **50% to 70%** by making early Sanctions available **prior to the TAT**.
- Recovered more than **10 Lakh+** Debt From **100+** clients, while keeping track of payments and **discuss loan terms** with the clients.
- Held **40 to 50 field visits** and conversations with clients to determine their **creditworthiness** for delinquency control.
- Examining **financial statements, tax returns, and credit reports** to anticipate hazards and bargain loan terms with customers To identify hazards, investigate and assess the **credit worthiness** of the client.
- **Data and MIS Creation** for Monthly Credit Files Approved or Rejected.

ICICI Bank Limited

Oct'20 to Mar'22

Business Analyst

It is India's second largest private sector banks and It offers a wide range of banking products and financial services for corporate and retail customers.

- Had impacted the location's accounts from **80% to 30%** and had reduced and recovered five years worth of NPA accounts.
- **CSAT score** went improved from **50 to 90**, indicating excellent customer service.
- To work on **150+ Delinquent Clients** data and ensure that it is there would be less **NPA Accounts** for Future.
- Preparation of various **reports and presentations** for upper management.
- When customers visit a branch, enforce **tight adherence** and make sure their **compliance** is dealt favourably.

Personal Info

Phone

+91 9806822587

Date of birth

October 16,1997

E-mail

sharad.sharma16097@gmail.com

LinkedIn

[linkedin.com/in/sharad-sharma-a84a78182](https://www.linkedin.com/in/sharad-sharma-a84a78182)

Skills

Analytical Skills

- Excel
- SQL
- Power Bi
- Tableau

Application Softwares

- JIRA
- JSON
- Google Sheets
- Postman
- BRE

Certifications

- Business Analytics With Excel
- Data Analyst
- Power BI For Beginners
- Jira Fundamentals
- Lentra Lending Cloud L1

Soft Skills

- Writing Business Reports
- Writing Business Emails
- Visualizing Data
- Presentation Skills

Personal Interests

- Travelling : Recently Travelled Mahakaleshwar, Somnath , Gir Forest.
- Standup comedy by Rajat Chouhan.
- Book : The Alchemist

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Education

MBA , Marketing and Operations

Parul University, Vadodara

July'18 to Aug'20

Bcom (Honors) In International Business

MSU Baroda, Vadodara

May '15 to Apr'18

Extracurricular Activities

Treasure Hunt (non-profit student organization)

- **Team Lead** for term 2015-16

Skit Club (Mimicry society)

- Received '**Best Performer Award**' for outstanding dedication & participation.
- **Won 3rd prize** in college fests at Graduation level in terms Of Dance.