

Twinkle Ghanshani

Business Analyst

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Summary

Experienced Business Analyst with over 7 years in insurance and BFSI sectors. Specializing in optimizing workflows, refining requirements, and crafting user stories and use cases. Adept at cross-team collaboration for strategic decision-making, proficient in process analysis to identify inefficiencies, and implementing targeted strategies. Demonstrated success in continuous improvement, cost reduction, and enhancing productivity. Committed to leveraging data-driven insights for business excellence.

Experience

Freelance **Jan 2023 - Present**
Bangalore

- Proactively define project objectives and conduct requirement elicitation processes to ensure stakeholder alignment and informed decision-making.
- Extensive experience in preparing Functional Requirements Documents and Business Requirements Documents to keep all stakeholders well-informed.
- Utilize advanced analytics tools such as Power Query, Tableau, Power BI, and SQL to analyze extensive datasets and uncover critical insights.
- Proficient in creating prototypes, wireframes, mocks, user stories, and use cases to effectively communicate project requirements and solutions.
- Develop informative dashboards with interactive features like charts, filters, and slicers for efficient data summarization and visualization.
- Tailor analytical dashboard reports to specific client needs and preferences, empowering them to make informed decisions and drive business improvement initiatives.
- Contribute to the overall success of projects by delivering comprehensive reports and facilitating informed decision-making processes.

HDFC Ltd. Group **June 2021 - Dec 2022**
Deputy Manager - Business Analyst Bangalore

- Created Business Requirements Documents (BRDs) and Functional Requirements Documents (FRDs), wireframes, and prototypes for projects within the Insurance & Financial Services sector, ensuring alignment with business objectives and regulatory standards.
- Involved in User Acceptance Testing (UAT) and created comprehensive test cases, user cases, and story points to validate system functionality and usability.
- Collaborated cross-functionally with finance, marketing, and legal departments to develop and execute holistic business strategies, ensuring alignment with regulatory standards.
- Spearheaded the development and implementation of the insurance module project, working closely with stakeholders to meet project objectives and deliverables.
- Conducted in-depth data analysis and utilized business analysis techniques to identify process improvement opportunities, resulting in a 15% increase in efficiency through the implementation of best practices and continuous refinement of operational workflows. This drive led to notable gains in efficiency, reduced turnaround times, and cost savings.
- Conducted thorough GAP analyses and monitored key performance indicators (KPIs) and metrics to evaluate the effectiveness of business processes, proactively identifying areas for optimization and improvement.
- Leveraged Power BI, advanced Excel, and SQL to develop operational dashboards and management information system (MIS) reports, presenting insights on operational performance, improvements, and areas for process optimization to senior management.

HDFC Ltd. Group **Aug 2017- May 2021**
Senior Consultant Raipur

- Led consulting engagements, assessing financial needs, analyzing risk exposure, and proposing tailored solutions.
- Managed end-to-end operations, overseeing application processing, for financial products, including deposits, mutual funds, and others.
- Developed strategic plans for financial products aligned with regulatory requirements and industry standards.
- Advised clients on product selection and risk mitigation strategies across financial offerings.
- Performed comprehensive reviews of financial products, identifying gaps and enhancing efficiency.
- Built and maintained client relationships through proactive support and responsive service delivery.
- Maintained dashboards and management information system (MIS) reports, providing insights into operational performance and opportunities for improvement.
- Mentored junior consultants, contributing to their professional growth and team success.

RAIPUR FOREX PVT. LTD. **Jan 2017 - Jul 2017**
Manager - Processes

- Executed currency orders, considering profitability, market competition, and RBI guidelines. Managed currency stock based on market understanding, ensuring effective implementation of orders.
- Recorded transactions and ensured compliance with RBI regulations, including guidelines, audit reports, license renewal, and meetings.

HDFC Bank **March 2016 - Dec 2016**
Process Analyst

- Played a key role as an Operations Coordinator at HDFC Bank, focusing on the Home Loans process for the sales team.
- Responsibilities included maintaining MIS and dashboards for performance monitoring, as well as efficiently distributing leads from the CRM system and ensuring seamless reporting processes.

Education

Pt. Ravishankar Shukla University, Raipur **Aug 2015 - June 2017**
Master of Commerce

Pt. Ravishankar Shukla University, Raipur **Aug 2012 - Jun 2015**
Bachelor Of Commerce

Skills

Advanced Excel

● ● ● ● ○

Tableau

● ● ● ● ○

Power BI

● ● ● ● ○

SQL

● ● ● ○ ○

Microsoft office

● ● ● ● ○

Python

● ● ○ ○ ○

Jira

● ● ● ● ○

Soft Skills

Client Relationship Management

● ● ● ● ●

Problem solving

● ● ● ● ●

Requirement Gathering

● ● ● ● ●

Banking Processes

● ● ● ● ●

Agile Management

● ● ● ● ●

Communication

● ● ● ● ●

Analytical skill

● ● ● ● ○

Certifications

Business Analysis Certification

ExcelR Solutions

IRDAI Certification

Insurance regulatory and development authority of india

NISM Certificate

SEBI

Awards

Best employee ,Best Manager (Business & Processes)

HDFC Sales Private Limited

FY 17- 18 TO F.Y 22-23

Every year during the tenure.