

Sandeep Hegde

Lead Business Analyst

Mumbai, Maharashtra · [Phone] · [Email] · [Website or LinkedIn]

PROFESSIONAL SUMMARY

Business analyst with ten years in banking and insurance technology, working on payments, lending and policy administration platforms. Leads requirement workshops with operations, compliance and IT, writes BRDs and functional specifications, and owns the backlog for a squad of 12. Known for reducing rework by settling edge cases and regulatory rules before development starts.

SKILLS

BRD and FRS writing · Requirement workshops · Payments and lending domain · Gap analysis · Process redesign · SQL and data validation · Backlog grooming · UAT planning · Visio and Lucidchart · Regulatory change analysis

EXPERIENCE

Lead Business Analyst — Global capability centre of a European bank, Mumbai

4 years · current

- Lead requirements for the bank's domestic payments hub, covering NEFT, RTGS and UPI flows used by its Indian branch network.
- Ran workshops with operations and compliance to translate a central bank circular into 60 testable rules before the deadline.
- Own the backlog for a 12-member squad, splitting epics into stories small enough to finish within a sprint.
- Cut post-release defects on the payments module by around 40 percent by introducing example-based acceptance criteria.

Senior Business Analyst — IT services company, insurance practice, Mumbai

4 years

- Documented a policy administration replacement for a general insurer, covering motor and health products across 900 pages of specifications.
- Performed gap analysis between the vendor product and business needs, recommending configuration over custom code for most gaps.
- Planned and ran UAT with 25 business users over six weeks, tracking sign-off by module in a shared dashboard.

Business Analyst — Software firm building lending solutions for NBFCs, Thane

2 years

- Gathered requirements from four NBFC clients for loan origination and collections modules, writing use cases and screen mock-ups.

- Validated data migration from legacy systems with SQL reconciliation scripts, catching mismatched EMI schedules before go-live.

EDUCATION

MBA in Finance — University department of management studies, Mumbai

B.E. in Information Technology — Engineering college affiliated to a state university, Mangaluru

CERTIFICATIONS AND REGISTRATIONS

- Certified Business Analysis Professional (CBAP), IIBA
- Certified Scrum Product Owner
- Licentiate, Insurance Institute of India

PROJECTS

- Regulatory rule library — built a reusable catalogue of payment compliance rules mapped to test cases, now used by three squads
- Branch process redesign — mapped cheque clearing steps and removed two handoffs, shortening turnaround by a day

LANGUAGES

English · Hindi · Marathi · Kannada