SIDDHANT GHOSHAL

Noida, India | +91 9535749105 | siddhant.ghoshal@gmail.com

PROFESSIONAL SUMMARY

Aspiring Business Analyst with 6+ years of experience in banking domain, handling requirements gathering, stakeholder coordination, and solution recommendation. Hands-on knowledge of BRD/FRD documentation, SDLC, Agile, Scrum, and JIRA, backed by IIBA ECBA certification.

EXPERIENCE

STATE BANK OF INDIA **July 2023 – September 2026**

Assistant Manager

- Documented and analyzed complex business requirements and user workflows for high-value SME and corporate credit accounts, streamlining end-to-end processing SLAs.
- Spearheaded unit-level digital transformation initiatives to migrate paper-heavy underwriting and verification workflows into automated, secure electronic document management systems.
- Managed the end-to-end credit lifecycle for MSME loans & corporate loans, overseeing credit appraisal, limit release configurations, and collateral validation to ensure complete regulatory compliance.
- Functioned as the primary domain liaison between Relationship Managers, Wholesale Risk Management, and internal sanction committees to resolve loan documentation exceptions and accelerate turnaround time (TAT).
- Maintained custom MIS to track exceptional credit transactions, providing actionable portfolio insights to senior management.

SOUTH INDIAN BANK **May 2020 – July 2023**

Assistant Manager

- Mapped and analyzed retail credit borrowing documentation to identify structural deviations, generating rule-based pre-disbursement requirement checklists for credit approvals.
- Collaborated with IT, Product Owners, and Legal Departments to translate complex banking regulations into automated, compliant system validation rules within core lending applications.
- Maintained the unit's internal control environment, actively mapping operational risk points and tracking credit portfolio exceptions to optimize risk mitigants.
- Acted as subject matter expert on bank's standard operating procedures related to retail lending, and provided functional training to branch staff on credit policy updates and lending workflows.

PROJECTS

Loan Sanctioning Workflow Re-engineering- 1. Designed and engineered a custom data tracker from scratch to map the end-to-end underwriting pipeline for the PM KUSUM solar loan portfolio.

2. Conducted bottleneck analysis across critical phases to isolate operational friction points.

3. Re-engineered workflows by establishing granular, stage-wise Turnaround Times (TATs) and KPI frameworks.

4. Streamlined the sanctioning funnel, significantly reducing processing delays and accelerating loan disbursement velocity.

SKILLS & COMPETENCIES

- **Banking Domain Expertise:** Loan Origination, Credit Underwriting, Disbursement, Payment, Collection, Monitoring, Reporting, Credit Risk, Collateral Management, Regulatory Compliance (KYC/AML)
- **Business Analysis & Product Management:** Requirements Gathering, User Stories, BRD, FRD, Gap Analysis, As-Is/To-Be Workflow Mapping, Use Cases, UAT, System-to-System Handoff Optimization
- **Technical Stack:** JIRA, Confluence, MS Visio, MS Excel, SQL, Python, BANCS, Finacle, LOS, LMS, CRM

EDUCATION & CERTIFICATIONS

- **Post Graduate Diploma in Banking and Finance** — Manipal Academy of Higher Education, Bengaluru (2020)
- **BA Honours in Economics** — Ambedkar University, Delhi (2017)
- **Certifications:**
    1. Moody's Certificate in Commercial Credit (CICC)
    2. IIBA Entry Certificate in Business Analysis (IIBA ECBA™)
    3. Datacamp Introduction to R
    4. HCL GUVI ChatGPT for Everyone
    5. IIBF Certified Associate of Indian Institute of Bankers (CAIIB)
    6. edX Analyzing and Visualizing Data with Excel