

Ritik Dhiman

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SUMMARY

Lending domain business analyst with 2.5 years of experience in optimizing retail & auto loan processes. expertise in gathering business requirements, enhancing credit workflows, and implementing digital solutions. skilled in business process improvement, data analysis (EXCEL, SQL, POWER BI), and stakeholder management. experienced with Islamic loan origination systems (LOS) & collections strategies, and agile project management (JIRA).

TECHNICAL SKILLS

Frameworks and Libraries –Swagger

API Development and Testing –API-Driven Development, REST APIs, DART

Database and ORM – MySQL, Power BI

Project Management – JIRA, SVN, Confluence, MS Project, Share Point, Elastic Search

PROFESSIONAL EXPERIENCE

Newgen Software's Ltd. (www.newgensoftware.com)

Business Analyst

(July 2022 – Present)

- Techno-Functional Banking Consultant with experience in **Digital Banking services** including **Online Account Opening, Tax Compliance** for **Middle East Region Retail Lending Original System, Commercial lending & Collection System**.
- Completely responsible for client expectations, delivery, Requirement elicitation and providing understanding to the development team, **Change Requests** projects, Documentation.
- Client communication, **Functional Testing, UAT** Delivery, acting SPOC, stakeholder management, **Project Road mapping, Presentations, Training to client, conducting Sprints, Project support, user stories, WSRs.**

1. Taajeer Finance Company (Sept 2023 – Present) [On-site, Jeddah, Saudi Arabia](#)

- Led the optimization of Islamic personal loans, SME loans, and auto leasing collections using Microservices and REST APIs, reducing TAT by **50%**.
- Resolved **30+** production defects, reducing system downtimes by **20%**, achieving a **95%** client satisfaction rate.
- Drove operational and lending efficiency improvements by **75%** during system go-live.

2. Deutsche Gulf Finance (March 2023 – Sept 2023), [Riyadh, Saudi Arabia](#)

- Created and maintained comprehensive documentation (**SRS, FSD**), clarifying business processes, and reducing requirements ambiguity by **40%**.
- Managed over **10** Islamic banking integrations and integrated with third-party payment providers, improving transaction efficiency by **20%**.
- Led System Integration Testing (**SIT**) and User Acceptance Testing (**UAT**), ensuring system reliability and regulatory compliance, minimizing post-implementation issues.

3. Kenya Commercial Bank (October 2022 – March 2023)

- Directed the automation of the account opening process, transforming a manual workflow into a fully digital, paperless system, improving efficiency by **75%**.
- Collaborated with cross-functional teams to optimize workflows, aligning with business objectives and increasing overall process efficiency.

EDUCATION & OTHER

Bachelor of Technology (B. Tech) | GGS Indraprastha University, New Delhi

Graduation: July 2022 | **CGPA:** 8.2

Senior Secondary Education | Gagan Bharti Senior Secondary School, New Delhi

Completion: April 2017 | **Percentage:** 78%

Matriculation | Gagan Bharti Senior Secondary School, New Delhi

Completion: April 2015 | **Percentage:** 76%