

VIJAY GAGGAR

SENIOR BUSINESS ANALYST

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Certified Project Management, Business Analysis, and Product Ownership professional (**PMP®**, **CBAP®**, **CSPO®**) with **10+ years** leading end-to-end delivery of banking transformation and enterprise finance programs across BFSI and global markets. Proven at directing cross-functional, multi-geography teams and owning delivery governance, stakeholder alignment, and vendor management for clients including UBS, Microsoft, and Credit Suisse. Currently leading enterprise finance systems delivery — Oracle E-Business Suite R12, BlackLine, and Kyriba — at Gen Digital, spanning financial close, treasury integration, and intercompany accounting. Seeking Project / Program Manager, Senior Business Analyst, and Product Owner leadership roles.

LEADERSHIP SNAPSHOT

- Delivered programs for **UBS, Microsoft, Credit Suisse** and global banking clients across India, Europe, Middle East, USA & UAE over 10+ years in BFSI and enterprise IT.
- Directed cross-functional delivery teams of **up to 15 members** across **5 parallel workstreams**; managed program budgets / contract value up to **USD 3 million**.
- Key outcomes: zero-defect multi-million-dollar AI migration (UBS), 30% reporting-cycle reduction (Credit Suisse), 100% stakeholder sign-off across all engagements.

CORE COMPETENCIES

- Project & Program Management:** End-to-End Delivery | Project Planning & Execution | Delivery Governance | Risk & Issue Management | Budgeting & Resource Planning | Stakeholder & Vendor Management | Team Leadership
- Agile & Product Ownership:** Product Backlog Management | User Stories & Acceptance Criteria | Sprint Planning | Backlog Prioritization | Roadmap Planning | Scrum Ceremonies | UAT
- Business Analysis:** Requirements Elicitation | BRD / FRD / FSD / RTM | Process Re-engineering & Gap Analysis | Solution & Detailed Design
- Enterprise Finance Systems:** Oracle E-Business Suite R12 (GL / AP / AR) | BlackLine | Kyriba | Financial Close & Reconciliation | Treasury Integration | Intercompany Accounting
- Credit & Banking Domain:** Credit Lifecycle (Origination, Underwriting, Risk Assessment, Portfolio Monitoring) | Loan Processing | Trade Finance | Regulatory Compliance (KYC, AML)
- Digital Transformation & Automation:** BPM / Workflow Automation (Newgen iBPS, OmniFlow, OmniDocs) | LOS | RPA Concepts | AI-driven Decisioning | Predictive Analytics | Core Banking & API Integration | Data Migration & Cutover
- Tools & Technologies:** JIRA | Confluence | MS Project | ServiceNow (ITSM, SPM, CMDB) | Power BI | Advanced Excel | SQL | Azure AI | Google Cloud GenAI
- Soft Skills:** Multi-regional Stakeholder Management (India, Europe, Middle East, USA, UAE) | Client-facing Delivery | Workshop Facilitation | Team Mentoring

KEY ACHIEVEMENTS

- Zero-Defect AI Migration (UBS):** Led a multi-million-dollar AI-based migration program to 100% regulatory compliance with zero critical production defects, directing cross-functional delivery across finance systems.
- 30% Reporting-Cycle Reduction (Credit Suisse):** Drove automation of capital-market reporting that cut cycle time by 30% while improving data accuracy, coordinating business, risk, and technology stakeholders.
- 100% Stakeholder Sign-Off:** Aligned cross-functional stakeholders across all engagements to achieve 100% sign-off on solution and detailed design documents.
- Multi-Bank BPM Delivery (2016–2020):** Implemented Newgen BPM automation spanning account opening, Retail & Corporate Loan Origination (RLOS / CLOS), SWIFT payment integration, and credit card processing for international banks — Bank Sohar (Oman), First Bank (Nigeria), RAK Bank (Dubai), IDFC First Bank, and AU Small Finance Bank — cutting turnaround time and operational cost.

PROFESSIONAL EXPERIENCE

Sr Principal IT Applications Specialist — Gen Digital Inc.

Apr 2026 – Present

- Lead functional delivery and act as SME across the enterprise finance systems landscape — **Oracle E-Business Suite R12, BlackLine, and Kyriba** — partnering with Finance, Treasury, and Controllershship leadership to translate accounting and reporting requirements into system solutions.
- Provide functional ownership of **Oracle R12 Financials** (GL, AP, AR), diagnosing and resolving accounting and period-close issues, driving root-cause analysis, and coordinating fixes with technical and DBA teams.
- Administer the **BlackLine** financial close platform — account reconciliations, journal entry workflows, and close task management — standardizing templates and reporting to accelerate and control the month-end close.
- Lead the **Kyriba–Oracle integration** for treasury and cash management, defining interface requirements, mapping bank connectivity and payment/cash data flows, and coordinating end-to-end testing across treasury, banking partners, and the ERP.
- Own requirements gathering (BRD / FRD), manage the enhancement backlog and prioritization with stakeholders, and govern UAT and release readiness for finance system changes across **20+ global legal entities**.

Principal Consultant — Aligned Automation Pvt Ltd

Feb 2026 – Apr 2026

Client: Dell Technologies — ISG (Infrastructure Solutions Group) & CSG (Client Solutions Group)

- Led end-to-end digital transformation and automation initiatives, owning project planning, execution, stakeholder alignment, and delivery governance.
- Drove workflow optimization and process re-engineering aligned with enterprise-scale operations, coordinating cross-functional business, IT, data, and vendor teams on scope, deliverables, and timelines.
- Directed AI/ML implementation strategy — predictive analytics and decision-support systems — to enhance operational efficiency.

Business Analyst — Wipro Ltd

Dec 2020 – Feb 2026

Clients: UBS, Microsoft, Credit Suisse

- Led end-to-end banking transformation programs spanning credit and trade finance workflows across origination, processing, and compliance.
- Delivered automation and AI-driven solutions for financial processes, improving accuracy, reducing manual effort, and strengthening decision-making.
- Managed project timelines, deliverables, and stakeholder communication across global teams of **12+ members** in India, Europe, and the Middle East.
- Collaborated with business, credit, and risk teams to define requirements and implement scalable solutions aligned with regulatory frameworks; supported system integrations ensuring data flow and process continuity.
- Produced BRD, FSD, RTM, and solution design documents with 100% stakeholder sign-off, and facilitated UAT, defect management, and release coordination for high-quality delivery.

Sr Software Engineer — Newgen Software Ltd.

Jun 2016 – Aug 2020

Clients: IDFC First Bank (India), RAK Bank (Dubai), Bank Sohar (Muscat), First Bank (Nigeria), AU Small Finance Bank (India)

- Implemented BPM-based digital transformation solutions for banking clients, including loan processing and financial workflow automation.
- Designed and deployed end-to-end credit and banking workflows on enterprise platforms (Newgen iBPS, OmniFlow, OmniDocs), improving turnaround time and operational efficiency.
- Collaborated with stakeholders to convert manual banking operations into automated, compliant digital workflows, and supported system integration, production deployment, and performance optimization.

CERTIFICATIONS

- **Certified Business Analysis Professional (CBAP®)** — IIBA, 2024
- **Certified Scrum Product Owner (CSPO®)** — Scrum Alliance, 2025
- **Project Management Professional (PMP®)** — PMI, 2026
- **Microsoft Certified: Azure AI Fundamentals (AI-900)**
- **Google Cloud Certified — Generative AI Leader**

EDUCATION & ADDITIONAL INFORMATION

MCA, Master of Computer Applications — Savitribai Phule Pune University, India (2014–2016)

BCA, Bachelor of Computer Applications — Jai Narain Vyas University, Jodhpur, India (2010–2014)

Languages: English, Hindi, Marathi