Amar
Amar.srbsa@gmail.com   **Phone : 201-708-8565**

INTERNATIONAL SCRUM INSTITUTE ™
SMAC ™
Scrum Master
Accredited Certification ™

Business System Analyst with over 8 years extensive experience in applications related to **Credit cards**, **Mortgages** and general **Banking** domain. Highly observant and analytical individual with keen focus on recognizing issues and developing effective solutions. Exemplify strong ability to grasp new things quickly, as demonstrated by seamless transitions made between several technologies, tools, and libraries both in development and project management roles.

Professional Summary:

- Domain knowledge in **Mortgage Life Cycle** including **Conventional**, **VA**, **FHA**, **Non-Conventional mortgage loans**.
- Experienced in **Retail lending** and **Wholesale lending** in the **mortgage life cycle management**.
- Good understanding of **mortgage workflow** from **end to end**, risk associated with the **Mortgage process**.
- Familiar with federal **lending** regulations **governing real estate lending** within the **primary** and **secondary** market.
- Knowledge of **underwriting, residential mortgage processing** and **closing procedures**.
- Good Understanding of **TRID** i.e., **TILA / RESPA** and about **Loan Estimator and Closing Disclosers** forms.
- Knowledgeable about various **regulatory bodies** such **as Dodd- Frank act**, **Fannie Mae**, **Freddie Mac**.
- Extensive knowledge of Mortgage Life Cycle starting from **Point of Sale** to **Post closing services**.
- Understanding of different parameters like **Loan to value** ratio, **Debt to Income** ratio and **amortization** period.
- Effective **communication** to identify needs and evaluate alternative business solutions with **project management**.
- Engaged with stakeholders to gather **software requirements** to ensure alignment with development team.
- Expertise in conducting **Brainstorming** sessions, **Interviews**, **Joint Application Development Sessions (JAD), Focus sessions** for requirements gathering, analysis and design **with** stakeholders, Developers and system architects.
- Well versed in documentation of **Business Requirement Document (BRD), Use Cases, Requirements Traceability Matrix (RTM)**, **System Requirement Specification (SRS)** and **Test Requirement Document (TRD)**.
- Facilitated **GAP Analysis**, **Impact Analysis** (Business/Technical), **SWOT Analysis**, **Cost-Benefit Analysis**, **Root Cause Analysis** and Risk Analysis along with creating **As-Is** and **To-Be** Business Models.
- Collaborated in identifying **Key Performance Indicators (KPIs)** to accurately analyze the needs of clients leading to optimization of the business processes, which eventually led to value creation for the organization and client.

- Created **Use Cases, Data Flow diagrams** and **Activity diagrams** using **UML** tools like **MS Visio** and **Rational Rose**.
- Created **Prototypes**, **Wireframes** and **Mock-Up** Screens by assisting the UX team to visualize **Graphical User Interface (GUI**) according to GUI requirements using tools like Balsamiq Mockups and Mockup Screens.
- Worked in close co-ordination with the QA and software testing team in developing **test plans** and **test cases** from functional and business requirements for **Integration testing**, Quality Assurance and **User Acceptance Testing.**
- Executed **SQL** queries using joins, group by and order by to extract data from different data sources and to perform **DDL** (Data defining language) operations to create, read, update and delete (**CRUD**) the data in the database.
- Familiar with DB concepts like **Data Structures**, **Data Marts**, **Data-Entity Relationships** and User Administration.

- Implemented Databases, table structures, mapping **Schemas**, **Data Marts** and **OLAP** operations such as **Roll-up**, **Drill-down**, slice and dice and **pivoting.**
- Involved in client interactions and converting business functionalities into **Service Oriented Architecture** (SOA) models across heterogeneous IT environments. Extensive knowledge of **SOAP/RESTful** web services.
- Knowledge about SaaS cloud based architecture and services such as **AWS** EC2, S3, RDS, Aurora and EBS.
- Highly proficient in writing and slicing **User Stories** and handling the Requirements Churn.
- Efficient at user story prioritization techniques such as **MoSCoW** & **KANO Model**.
- User Story Estimation techniques such **as Planning poker, Relative Mass Valuation** & **T-Shirt Sizing.**

- Participated in Scrum ceremonies like **Backlog/Grooming Refinement**, **Sprint Planning**, **Daily Scrum Meeting**, **Sprint Review** and **Sprint Retrospective Meetings** for each sprint in Agile Scrum Methodology
- Experience in recording and maintaining the artifacts like impediments list, sprint burndown charts and sprint burnup charts to track the team's performance and keeping it visible to the team members and owners.
- Self-Motivated and Objective driven professional with excellent communication and Interpersonal Skills with a sound understanding of the balance that must exist between customer satisfaction and technical excellence.

Skills:

SDLC Methodologies	Waterfall, Spiral, Waterfall-Scrum Hybrid, Scrum, Extreme Programming, Scrumban
Business skills	Impact analysis, Gap analysis, Change analysis, JAD sessions
Languages	jQuery, JavaScript, Java, HTML5, XML, PL/SQL, AQL, AML, JCL, Bootstrap
Databases	My SQL, Oracle, Microsoft Access, DB2, Microsoft SQL Server
Requirement management tools	JIRA, Rally, Confluence, Microsoft Office, MS TFS, MS Share Point, ClearQuest
Reporting/BI Tools	Informatica, Tableau, Power BI, IBM Cognos, SSRS
Design Tools	MS Visio, Rational Rose, Mock-up Screens, Balsamiq
Testing Tools	HPQC, HPALM, Cucumber, Selenium
Misc Tools	MS Office Suite (MS Word, MS PowerPoint, MS Excel), Putty, Inspector, HP service center

Education:
Bachelors in Computer Science & Technology, Mumbai University

Professional Experience:

PNC Bank, Pittsburg, PA   **October 2016 – Current**
Sr. Business Systems Analyst
Digital Loan Process System
The project was focused on developing an automated Mortgage Processing solution through which the company and loan mortgagors could communicate throughout the application processes by providing Borrower self-service, real time processing and contract transparency. The solution captured indexes and reviews all documentation, extracting key data from the legacy system for real-time workflow and compliance, prepares decision-ready loan files to maximize underwriter productivity. The new solution enabled borrowers to handle, in real-time, every aspect of the loan application process, including online application, uploading documents, acting on inquiries and monitoring loan approval status.

Key Responsibilities:
- Created **Business requirement document** and **functional specification document** to tailor the needs of the client.
- Worked with the team for decomposing the **functional specifications** into **user stories** and **acceptance criteria.**
- Conducted User Mapping Workshop sessions with the stakeholders, end users and SME, to determine the critical business processes and identify key functional requirements for Loan system adhering to the Mortgage Servicing Industry practices.
- Performed **GAP analysis** using the AS-IS process flow document and the TO-BE process flow document.
- Performed **business process automation** through requirements and **business process redesign** with GAP analysis.
- Performed **root cause analysis** to identify **data quality** problems, and historical trends.
- Interviewed **SME's** to understand the current **TILA/RESPA Integrated Disclosure** Rule**.**
- Led analysts in the **system integration analysis, data analysis** and **requirements elicitation** for the implementation of data in/from **enterprise data services hub** in **data format**.
- Identified **business changes** and **gathered** the new **regulatory** rules from **Fannie Mae** and **Freddie Mac.**
- Worked to deliver the requirements as specified in the **Statement of work document.**

- Worked to integrate expere with Ellie Mae Encompass360 for **maintaining** different **loan documents.**
- Elicited API requirements for **credit reports**, **employment verification** of the borrower**, Appraisal** information and title search using **external APIs'** like **Transunion**, **Equifax**, **Experian**, USPS web tools and Zillow.
- Created **Use case diagrams, activity diagrams** and **class diagrams** for graphical representation using **MS Visio.**
- Created **Mock-Up Screens** and **Wireframes** using **UI components** such as **Radio Buttons, Data-Entry Fields, Check Boxes**, Drop-Down Lists to retrieve data for Loan lifecycle process to aid **Client-Side Verification** of the **GUI**.
- Worked with **UI** team to develop the **web application**, **XML** documents and **validated XML**, **HTML** and **Java Script**.
- Checked the format of the XSD **files** to validate the **XML** for **Well-formed ness** as well as **validity**.
- Used **JIRA** to allot task and **track issues, user story management and requirement traceability.**
- Developed **Views**, **Joins**, **Procedures**, and **Functions** using **PL/SQL** & **SQL** to **transform** and **structure data.**
- Developed **tables, reports, graphs** and listings using various **Stored procedures** to perform **data manipulations**.
- Maintained **RTM** to **trace the requirements** with corresponding **test cases** to satisfy **test scenarios.**
- Actively involved in planning **Test Cases**, **Test Plans** and **Test Scenarios** to perform **Functional Testing**, **Smoke Testing**, **Regression Testing** and **User Acceptance Testing** and logged down defects and managed them in **JIRA**.
- Understanding in **Saas infrastructure** in **Amazon Web Service** such as **EC2**, **RDS** and **S3**.

Environment: Agile, Scrum, AWS, EC2, AWS RDS, Expere, AWS S3, Jira, HP QC, Microsoft SQL, MS Visio, MS Word, MS excel, JAVA, XML, HTML5, Bootstrap, AJAX, Jquery, Angular JS, Eclipse EDE, Jenekins.

Citi Group, Warren, NJ   **June 2015 – September 2016**
Sr. Business System Analyst
Automated Loan Mortgage system
The project was intended to integrate different modules of legacy **mortgage applications** into a single application to manage loan lifecycle from loan origination to closing to save maintenance cost associated with maintaining multiple applications to serve a common goal. The legacy system was operating on Mainframe systems and DB2 RDBMS which was integrated with new Java based applications.

Key Responsibilities:
- Gathered project requirements, using techniques such as **JAD, document analysis, interface analysis**, requirements workshops, and interviews with Subject Matter Experts (SME) and stakeholders.
- Reviewed, analyzed and developed **Business Requirement Document (BRD), Functional Requirement Document (FRD)** and helped in transforming them into a complete **System Requirement Specification** (SRS).
- Assessed the current state business processes for loans maintained and identified the key pain areas and issues by performing **Business Process Modeling** (BPM) for delays in **loan processing systems.**
- Assisted the PM in drafting the **Project Development Plans**. Also, helped to identify and track Issues and Risks.
- Facilitated **Backlog Grooming Sessions**, used various prioritization techniques to prioritize product backlog items, including Moscow which is business value based and Kano which is customer satisfaction based.
- Drafted the **definition of DONE** and **acceptance criteria** for the well-defined **low-level functional** and **non-functional requirement** specifications.
- Helped in prioritizing **Product Backlog Items** by breaking down **EPICS** into user stories using **INVEST** criteria.
- Facilitated **Product Backlog Grooming** meeting whenever required for reprioritization of product Backlog.
- Assisted in preparing **UI wireframes**, **Mockup screens** for the lender's home page requirements document.
- Created **Use Case document** by specifying actors, normal flow, alternative flows for all **use cases**.
- Created **activity diagrams**, **context flow diagrams** and **sequence diagrams** to specify the order of interactions.
- Wrote **SQL** queries for **data analysis queried relational databases** daily to resolve **operational issues**.
- Involved in **Data Mapping** and **Data integration**, developed source to target mapping (STM) documents.
- Involved in Data Extraction, Transformation and Loading (**ETL**) from Source to target systems using Informatica.
- Created SQL script to create/drop database objects viz**: tables, views, indexes, constraints etc**
- Worked on **DB2 integration** using the enhanced Apache Tomcat middleware server using **JDBC drivers.**
- Wrote **SQL*Loader scripts** to migrate the data from **text files, Spreadsheet** to populate the intermediate tables.

- Gathered requirements to integrate mainframe legacy mortgage modules pertaining to loan lifecycle using java based applications like SOAP for CICS which is a connectivity solution based on XML
- Assisted QA team to identify test scenarios pertaining to loan origination, underwriting, processing and closing.
- Coordinated with operations team to maintain stability and functionality pertaining to different environments of the application like **System integration, UAT and production environment.**
- Conducted **UAT workshop** in coordination with business user and ensured sign off by them.
- Assisted product owner in **Sprint Review** and **solution demo** meetings by facilitating **product demos** and backtracking them to the requirements to determine when it is **DONE** and **shippable.**
- Helped the team in creating visual **information radiators**. Managed **timely communication** between various internal and external stakeholders. Helped the team to **inspect and adapt process** in the retrospective meetings to improve their productivity

Environment: Scrum, Jira V6.3, Confluence V5.9, IBM DB2 V8.1.0, Mock-Up Screen, Informatica, MS Visio V14.0, Subversion, Apache Tomcat V7.0, Tableau V8.2.1, JCL, CICS V3.2, XML, SOAP UI, SOA Architecture, Win-FTP, Java servlets V3.0, JSP V2.2, Java EE 7.

State of Massachusetts, Boston, MA   **February 2014 – May 2015**
Business System Analyst
Enterprise Data Warehouse Project
The project was aimed at creating Enterprise Data Warehouse system to provide budget allocation, expenditure tracking and enhanced financial reporting by integrating different data sources to Enterprise Data Center. Legacy non-integrated databases are a core to business processing. Integrated system would provide ease of access, analysis, transparency and enhanced reporting capabilities.

Key Responsibilities:
- Understood state of art processes by interacting with stakeholders and analyzing the available documents.
- Facilitated JAD sessions as a Moderator and conducted interviews with various Subject Matter Experts (SMEs) and stakeholders, process reviews and policy & procedure reviews to elicit requirements.
- Conducted **Gap Analysis** to identify **missing data attributes** from source system coordinating with database team.
- Assisted in preparation of Business Requirement Document **(BRD)** and System Requirement Specification **(SRS).**
- Created Use Cases and built **Use Case Diagram** and **Activity Diagram** using MS Visio.
- Managed and tracked requirements using **HP ALM** through Application Life-Cycle.
- Retrieving **data from various sources**, analyzing using statistical techniques and providing ongoing reports.
- Assisted in extracting data to staging area and loaded it to target database by ETL processing using **Informatica.**
- Assisted Database team to create database objects like **tables, views, procedures** and **joins** using PL/SQL.
- Responsible for data mapping with **XML** and **RESTful APIs** to integrate with different web services.
- Performed **analysis** and **testing** of relational databases and resolve any issues pertaining to **data retrieval.**
- Experienced in identifying **different database schemas** pertaining to specific information.
- Involved in **creating data flow diagrams, data mapping** from Source to Target mapping documents indicating the **source tables,** columns, data types, transformations required and business rules to be applied in **SSIS**.
- Worked with QA team in developing **Test Plan** and **Test Cases** to perform **UAT**, **Functional** and **Regression** Testing.
- Assisted in creating **conceptual**, **logical ER** diagrams and designed **database schemas** for accurate **Data Warehouse Structure.**
- Integrated various **OLTP** to the **OLAP** by using Informatica as an ETL tool and used **Tableau** as reporting tool.
- Maintained **Data Integrity** by **normalizing** the data adding verification for accuracy and effectiveness of data.
- Assisted product owner in segregating user stories into different types such as data **disclosure stories, data presentation stories, data augmentation stories, data validation stories and data configuration stories** to identify specific requirements.
- Logged the **defects** using **HP ALM**. Created an **error repository** and managed the testing process with QA team.

- Analyzed Business Requirements from **Black Box** testing perspective. **Reviewed Test Strategy and Test Plans** to ensure that test cases reflect user needs for the functional, User Interface, Performance, Usability and Security requirements.

Environment: Waterfall-Scrum Hybrid, Version one V13.1, Informatica V9.1, GIT Hub, MS Visio V14.0 HP ALM, Mock-Up Screens V4.32, Microsoft SQL Server 2012, Tableau, MS SharePoint

American Express, New York, NY   **October 2012 – January 2014**
Business System Analyst
Payment Solution Gateway

The project aimed for a **Merchant Payment Solution Gateway** from American Express. Features included authorization, AUTH-reversal, settlement, and refunding of credit card and electronic check payments for E-Commerce merchants, payment processing tracker, financial reporting for merchant activity, management of merchant account features and other administrative functions.

Key Responsibilities
- Interacted with **stakeholders** and **end users** to define the **scope** of application and gather User Requirements.
- Created **Requirement Specification Documents** after conducting **JAD Sessions** and analyzed the current systems**.**
- Conducted **functional requirement reviews** and **walkthrough with the Integration experts** and **stakeholders**.
- Identified **Use cases** and **UML** diagrams like **Use Case Diagrams, Activity Diagram** using **MS-Visio.**
- Assisted the UI team in creating **GUI mock-ups** using **MS Visio** according to the **UI** and **UX** requirements.
- Monitored **Defect Tracking** to ensure that testing efforts progressed with the development effort of the team.
- Created **logical** and **physical models** using best practices to ensure high quality and reduce redundancy.
- Created schema objects such as **Tables, Views, Indexes** and **referential integrity** depending on user requirements.
- Closely involved with developers to write **SQL queries** in order to populate different tables used for reporting.
- **Wrote PL/SQL Packages** and **Stored procedures** to implement **business rules** and **validations**.
- Drafted the **Test Plan** and prepared various **test cases**, **test scenarios** and **test scripts** for the project items.
- Designed **Test Cases** for **User Acceptance, Regression, Black Box** and **White box** testing with the help of QA teams.
- Analyzed Business Requirements from **Black Box** testing perspective. **Reviewed Test Strategy and Test Plans** to ensure that test cases reflect user needs for the functional, User Interface, Performance, Usability and Security requirements.
- Tested the final application for **usability** to verify whether all the user requirements were catered by the application.

Environment: Oracle, MS Access, Rational Requisite Pro, Mercury Quality Center, MS Visio, MS Project, Windows XP/2000

Bank of Maharashtra, Mumbai, India   **July 2011 - September 2012**
Business Analyst
Online Banking Facility

The project scope was to provide **online banking facility** to the bank's customers. The project aimed at building software that would facilitate viewing of multiple account balances, statements, pending transactions and cancelled transactions, tracking deposits, transfer of funds between accounts, transfer history and maintenance of customer profile.

Key Responsibilities
- **Gathered requirements** from key stakeholders, customers and SME's to **define the scope** and requirements of online banking system and conducted **GAP analysis** to better understand **To-Be scenario.**
- Defined the context of the system by creating various **Use Cases** for the system requirements specifications (SRS) encompassing **Functional and Non-Functional requirements**.
- Created **Requirements Traceability Matrix (RTM)** using **HP QC** tool to map the test cases with the requirements.
- Used Microsoft Visio to create **Use Cases, Activity Diagrams, Sequence Diagrams** and **Collaboration Diagrams**.

- Create **logical** and **physical models** using best practices to ensure high quality and reduced redundancy.
- Made use of **SQL queries** and **MS Excel** to perform a detailed analysis on the existing human resource data.
- Focused on creating database objects like **tables, views, materialized views** and **functions** using PL/SQL.
- Worked on all kinds of **SQL Server Constraints (Primary Keys, Foreign Keys, Defaults** and **Check, Unique,** etc.)
- Used **DDL** and **DML** commands to write **triggers**, **stored procedures** and data manipulation.
- Developed **data maps** for retrieval of information from existing account systems.
- Outlined security measures for accessibility and transmission of information.
- Created **ad-hoc reports** using MS-Excel and **Pivot tables** to do the calculations and creating reports accordingly.
- Assisted in validating **XML** documents, **SOAP** services, client side and server-side validations.
- Worked with the development team to verify that business needs are fulfilled and produced within the **Triple Constraints.**
- Assisted the QA team to design **Test Plan** and **Test Cases** for the **User Acceptance (UAT)** and **Regression Testing.**
- Supported development of UAT cycle test scripts, Review User Acceptance Test Plan (UATP) and attend **walkthroughs**.
- Conducted UAT with clients to get UAT approval on all applications delivered with the correct client configuration.
- Engaged in **Functional**, **Smoke**, **Usability**, **Performance** and **Integration** testing.

Environment: Waterfall, MS Office, SQL, UAT Testing, HP QC, MS Visio

Max Bupa, Mumbai, India.   **April 2010 - June 2011**
Jr. Business Analyst
Banking Web Application
micro servicesThe project was focused on develop web application for policyholders enabling them to login and perform various activities like monitoring their accounts, policy claiming, starting a new policy, upgrading existing policy and terminating their policy. New customers could get an instant customized quote.

Key Responsibilities:
- Conducted **JAD** Sessions with the **SME**s and managers to understand the business processes and functional details.
- Worked as a liaison for business and technical teams to communicate requirement prioritization.
- Performed **GAP and Impact Analysis** to identify solutions for key business issues and define project goals.
- Utilized **MS Project** to create Work Breakdown Structures (WBS), prioritize tasks and track progress of the project.
- Documented the gathered business requirements into a detailed **Business Requirements Document** (BRD).
- Validated BRD against business processes to ensure that requirements accurately meet the needs of stakeholders.
- Prioritized deliverables, identified gaps, tracked defects, defined system requirements, created artifacts for testing and development. Documented the **Traceability Matrix** for tracing Test Cases and requirements related to them.
- Translated Business Requirements into functional and non-functional requirements using industry standard documentation processes like Data Flow (**DFDs**) and **UML Diagrams** (Use Case, Sequence and Activities Diagrams).
- Carried out **ETL** processing of the data from different sources using transformations and control flow tasks.
- Conducted Requirement Walkthroughs with the development and test teams before the development and testing phases started respectively, to ensure that the requirements are accurately understood.
- Assisted the development team in creating **Stored Procedures** and triggers as per needs and deploying it.
- Assisted the QA team in creating the test plan, test conditions, and test cases by conducting knowledge transfer.
- Performed **Manual Tests** according to Test Plan to identify defects for web based application.
- Attended **Change Control Process** Meetings with Lead QA and PM to document changes and implemented those changes to corresponding test plans.
- Carried out regression testing to ensure builds were working efficiently after defect alterations had been made
- Created **User Acceptance Testing** (UAT) plans with several test scenarios to ensure that the proposed features are functioning correctly, and changes suggested by the users were incorporated into the application.

- **Tableau** was used as a data visualization tool to communicate information clearly and efficiently via the statistical graphics, plots, information graphics, tables, and charts selected throughout the project.

Environment: Waterfall Methodology, Power designer, MS Visio, MS Project, Justin Mind, My SQL, Java, HTML, HPQC.

State bank of India, Mumbai, India   **June 2009 – March 2010**

Jr. SQL Developer

Credit Card Application System

The project dealt with implementation of **Credit Information System** where the system had **centralized database** to maintain all relevant information regarding **Credit Information**.

Key Responsibilities:
- Involved in creating **logical and physical models** using **Erwin**.
- Wrote **DDL** and **DML** queries to implement **data loads, data migrations** and **validations**.
- Migrated data from heterogeneous data sources and legacy system to centralized **SQL Server databases**, which involved **cleansing, data mapping and data conversion**.
- Implemented and tested **Referential Integrity** rules and regulations through constraints, triggers and views.
- Created complex **Stored Procedures**, **Functions, Indexes, Tables, Views**, **Triggers** and **SQL joins** for application.
- Performed **Query Optimization** for improving the performance of the data warehouse.
- Converted various SQL statements into stored procedures thereby reducing the number of database accesses.
- Assisted in designing comprehensive backup plan, disaster recovery strategies and scheduled Replication process.
- Created **Views** for specific columns on a table to **maintain privacy** of a customer data.
- Created **logins and users** with specific roles and permissions as per security rules.
- Identified and **automated repetitive tasks** or processes to save time.
- Extensively worked in the performance tuning of the programs, **ETL Procedures** and **processes**
- Analyzed reports and fixed bugs in stored procedures on the ongoing operations, to resolve business problems.
- As per client requirements generate the reports in the form of **Table and Matrix**.

Environment: Waterfall, Oracle 8i, PL/SQL, SQL*Plus, SQL*Loader, Erwin, UML, Payment Processing, SQL Server, Rational Requisite Pro, Rational Rose, MS Office, MS Project, SharePoint 2007, HTML, CSS.