**Chakradhar**

**Sr.Business Analyst/ Data analyst**

**Email:chakra.ba12@gmail.com**

**Professional Summary:**

* A diligent and progressive Business/Data Analyst with over 11 years of experience majorly in financial institutions in domains such as Risk, Compliance, AML, Trading, Accounting, Portfolios management etc.
* In depth knowledge of Software Development Life Cycle process which includes Waterfall Rational Unified Process methodology (RUP) and Agile methodologies.
* Expert at driving the adoption and enforcement of Scrum rules, removing impediments and fostering self-management. Capable of bringing overwhelming enthusiasm and awareness to projects, applying expert judgment to the removal of impediments, keeping teams focused and delivering success in rapidly evolving and dynamic environments
* Active participation in discovery sessions, interviews, prototyping, document-reviews, plan setup, plan configuration with customers.
* Experience in eliciting requirements and preparing documents like Business Requirement Document (BRD), Functional Requirement Document (FRD), Software Requirement Specification (SRS)User stories and Use Case Specifications.
* Experience in conducting Joint Application Development (JAD) sessions with end users, SMEs (Subject Mater Expert) and stakeholders.
* Experienced in identifying and documenting detailed business requirements pertaining to Fixed Income Securities, Equities and Equity Trading Cycle, OTC security products, Derivatives, Wealth Management and Portfolio Management.
* Gained good knowledge on trading activities through interaction with Front office, Middle office, Back office, Corporate Actions, Straight Through Processing, Booking, Regulations, Compliance, Risk Management Group and Performance Report Teams.
* Ensured adherence to corporate policies as well as compliance with Regulation E Consumer International Wires rule and other government sanctioned inquiries such as OFAC & 314(a) and manage specialized reporting, management reporting, and SAR metric reporting.
* Created UML Diagrams including Use Cases, Activity diagram, Sequence diagrams, Data Flow Diagrams and ER Diagrams using MS-Visio and Erwin data modeler thus defining the Business Process Model and preparing complex functional requirement documents.
* Experienced with the procedures of Banking & Regulatory Compliances – Anti-Money Laundering (AML), Bank Secrecy Act (BSA), Office of Foreign Assets Control (OFAC) Guidance, Customer Identification Program (KYC/CIP), Basel III Accords and CCAR. BSA, US Patriot act, OFAC, SDN.
* Experience in Consolidating and analyzing financial data taking into account company's goals and financial standing.
* Worked in various levels of management and performed managerial processes involving Requirement Design Discussions, Interaction with Client and Cross Functional Team Interactions.
* Experience with data warehousing techniques like Slowly Changing Dimensions, Star schema, Snow flake schema. And worked with various different data models like logical & physical model.
* Experience in Data Analysis, Data profiling, Data cleansing, preparation of scenario based data and clarification of requirements with SME (Subject Matter Expert).
* Used HP Quality Center Test Management tool/ALM, TestRail and Jira for creating and executing Test cases, Defect Tracking and Defect Reporting and HP Quick Test Pro (QTP) for functional and Regression testing.
* Creating SQL Queries for Data Validation and Data Integration.

**EDUCATION:**

**Masters of Science**

**Bachelor of Science**

**TECHNICAL PROFICIENCY: -**

Software Tool: MS Project, JIRA, Rally, SharePoint, Subversion, MS Office Suite, MS Visio, VBA, Erwin Data Modeler, HP Quality Center (QC),IBM Cognos TM1, HP Application Lifecycle Management, ALM in Actimize, Axiom, XML, HP Quick Test Pro (QTP), Test Rail.

**Database Technologies**: SQL, Oracle, MS Access.

**PROFESSIONAL EXPERIENCE:**

**Client: Credit Suisse NYC.NY**

**Duration: April 2016 - Present**

**Sr.Business Analyst/ Data analyst**

The goal of the project was enhancement of the existing trading system for fixed income securities. The system supports functions such as real time trade processing, risk analytics and reporting all in a high volume, highly scalable, distributed environment. SDLC methodologyfollowed in this project was agile withscrum framework.

**Responsibilities:**

* Served as a liaison between business and IT team, to research, analyze and validate business solutions to support the project objectives.
* Interacted with SME’s in identifying and documenting business needs and created data flow, activity diagrams, and state transition diagrams using MS Visio, and collaborated with production team to identify and map in detail existing processes, identify system gaps and developed user stories that supported overall strategy, goals and objectives.
* Worked with the ETL, QA and the BI team to help them understand the data model and helped them in preparation of Data Element Mapping (Source to Target Mapping)
* Involved in Data mapping for the sell-side Order Management System (OMS), which does pre-trade, post-trade and transform electronic communication of pre-trade and trade messages of financial instruments.
* Worked on AML trade surveillance and compliance by interacting with compliance department and SME experts in the laws/act of compliances.
* Analyzed the physical data model of securities trading system to create report mapping document.
* Coordinated JAD sessions with product owner to analyze the application life-cycle, gather and define the key performance indicators.
* Was involved in extracting, analyzing, merging data from multiple internal and external sources using SQL.
* Drafted design documentations: Requirement traceability matrices (RTM), process, and data flow diagrams.
* Documented test plans and test cases and performed black box testing on the application like functional testing, smoke testing, regression testing, and UAT.
* Coordinate the UAT testing effort including (Front office, Middle office, Back office, Clearing and Booking), obtain sign off and log testing artifacts.
* Provided technical and procedural support for User Acceptance Testing. Tracked testing issues, maintained test matrix.
* Using SQL server management studio, designed various different T-SQL queries to analyze the data from internal & external sources.

**Environment:** Agile -Scrum, JIRA, SQL server, IBM CognosVBA, TM1, MSOffice, MS Project, XML, MS Visio, SharePoint,

**Org: Orix Financial**

**Duration: May 2013 – December 2015**

**Sr.Business Analyst/Data Analyst**

The goal of the project was to build a User Risk Reporting Module as a part of the Company Wide Active Trade Surveillance and AML system implementation. The project covered areas of KYC, CIP and CDD in great depth. The methodology followed for the project was Agile Scrum.

**Responsibilities:**

* Studied business needs, identified project stakeholders and their roles, recognized major deliverables and collected business requirements for the project.
* Drafted project charter, which included project goals, business case, opportunity statement, and high level timeline and team assignments for the projects.
* Extensive work on financial instruments such as Bonds, Equities, Futures, Options, OTC/ET Derivatives, SWAP, Securities, Trades, Positions, Capital Markets and CFTC regulations to determine pertinence and consequence on functionality of the implemented system.
* Acted as Scrum Team Member for Product teams with a focus on guiding the teams towards improving the way they work. Acted as a Scrum Coordinator when necessary. Assisted team to remove impediments by having an understanding on the control and release processes. Assisted with internal and external communication, improved transparency, and radiated information
* Assisted in process reengineering of Private Client Groups and the Foreign Exchange Desk with processing consumer international wires for Regulation E compliance
* Responsible for process reengineering in the E consumer wires and ensuring proper backup documentation has been saved for audit purposes, as well as communicate with PCGs and FX Desk on wire issues
* Made sure documentation are in order for Regulator reviews and audit identified issues
* Performed reviews for compliance on functions related to OFAC and 314(a), and manage specialized reporting, management reporting, and SAR metric reporting
* Reviewed system generated reports of transactions and investigation of account activity for potentially suspicious activity from inception to completion.
* Monitored and identified suspicious activity on banking customers, drafted narratives of findings and suspicious activity reports (SAR).
* Collaborated with Axiom developers to link data to Federal Reserve Schedule templates.
* Established guidelines and parameters for the system based on currency and foreign transaction regulations like, BSA, US Patriot act, OFAC, SDN etc.
* Organized the project into phases to impose management control using stage-gate reviews such as high-level user stories, test scenarios, Dimension modeling, Data Mapping, ETL etc.
* Involved in designing and translating business abstractions to object-oriented class representations using UML diagrams.
* Played the role of Scrum coordinator which involved creation and prioritization of the Product Backlog in JIRA, coordinated Planning Sessions and maintained User Stories and Acceptance Criteria.
* Understood the AML trade surveillance compliance requirements by interacting with compliance department and SME experts in the laws/act of compliances.
* Delivered support for processing of data from sources to target data warehouse by documenting detailed ETL mapping processes.
* Managed changes to project scope using a change management procedure in coordination with Change Control Board (CCB). Provided technical and procedural support for User Acceptance Testing. Tracked testing issues, maintained test matrix, ran daily status meetings, and met the exit criteria for UAT.

**Environment:** Agile, Java, Erwin Data modeler, SQL, VBA, HP QC/ALM, Rally,JIRA, IBM Cognos TM1Microsoft Office suite, Oracle, subversion, Visio.

**Client: Umpqua Bank**

**Duration:April 2012 – March 2013**

**Sr. Business Analyst/Data Analyst**

Performed financial risk stress testing and integration of model output for Dodd- Frank Act Stress Testing (DFAST) Comprehensive Capital Analysis and Review (CCAR). Used Agile Methodology extensively through all phases of the project. The goal of the project was to validate data sourced from different database and line of business to create a data mart for IHC Regulatory reporting purpose. The data was collected to file different regulatory reports including CCAR (all FR Y-14), FR Y-9C.

**Responsibilities:**

* Worked on documentation of project vision and scope, cost-benefit analysis, management of project budget and making project schedule with the Project Manager.
* Conducted and guided JAD and Brainstorming Sessions to gather Business Requirements from Market Risk Group, Risk Reporting Team and other SMEs.
* Communicated with all stakeholders and SMEs in all phases of the project, make sure the process is on the right track.
* Lead on the data sourcing effort for Retail Schedules pertaining to CCAR and the FRY 14Q reporting to FED.
* Analysis and design of CCAR (FRY 14Q Retail schedules, FR Y – 14M Loan Portfolio schedule), FRY 9C (few schedules).
* Created and managed the project schedule, monitored the whole team to complete tasks in timely manner.
* Involved in design, analysis, testing and implementation of data warehousing.
* Performed Gap Analysis to understand the existing features and functionalities of the module, and determine new functions to be added into the new version.
* Analyzed the new regulatory requirements on market risk calculation, monitoring, reporting, and testing.
* Involved in documenting detailed Functional Requirement Specification based on Basel regulatory requirements by using PowerDesigner.
* Assisted the market data team to integrate data using ETL tools, and involved in implementing complex Business Objects reporting solutions
* Assisted several important teams in backing up financial projections with real data.
* Acted as liaison between database administrators and executive team.
* Conducted various stress testing followed CCAR.
* Resolved issues and conflicts between different stakeholders, found out proper resolutions to make all stakeholders satisfied.

**Environment:**JIRA, Axiom, Python, Windows 7, XML, Microsoft SQL, PL/SQL, HP Quality Center, UML, MS Office Suite (Word, Excel, Power Point, Access, Visio, Share Point)

**Client:Wells Fargo**

**Duration: February 2011 to March 2012**

**Business Analyst/Data Analyst**

**Project 1:** The project was designed to implement KYC/CIP across all business segments by enhancing the Security Master data. This involved Data analysis, Data cleansing, and data migration to reporting systems.**T**he project also involved integration to the AML reporting under BSA (Bank Secrecy Act) act and OFAC (Office of Foreign assets control) compliance.

**Project 2:** The MIS team in conjunction with the Business Process Management (BPM) working groups identified the functional specifications for the inclusion of the Disbursements, Receipts, and Ticklers process in the BPM automation efforts. This project comprised of several components that would provide automation around the business functions for all business units within Wealth Management such as Disbursements, Receipts, and Tickler Processing.

**Responsibilities:**

* Facilitated user interviews, workshops and task analysis to gather requirements.
* Documented requirements and prepared the BRD then worked with the development team to translate them into Technical requirements.
* Analyze business process to ensure that; compliance with Know Your Customer (KYC) regulation is implemented in a layered approach throughout the bank’s processes.
* As per AML compliance laws the project involved preparation of CTR (currency transaction report) and SARs (Suspicious activity reports) using the Actimize Software.
* Designed checking/savings accounts, credit and loan application modules to automate compliance with KYC by requiring users to correctly enter specific customer information.
* Worked in various data environments Data Warehouse, Reference data, Meta-data and ETL to create various reports and matrices.
* Wrote SQL queries and assisted in extracting data for creating Data mapping document.
* Assisted in conducting risk assessment of projects and coordination of project deadlines.
* Conducted functional walkthroughs, UAT sessions and assisted in the development of User Guides and Manuals for customers.
* Prepared User Manual highlighting the different functionality of the module, and set focus sessions to train the business in areas like Transaction Filtration: Analytical Views & Reporting (SAR, CTR).

**Environment:**UML, Microsoft SQL Server 2008, MS Visio, MS Office, Actimize, HP Quality Center, SharePoint, IBM Cognos TM1, JIRA, MS project.

**SCA Technologies**

**Client: Capital One**

**Duration: October 2009 – January 2011**

**Sr. Business Analyst**

The project was about intergrading the current company’s fixed income trading system with the latest order management and trading settlement system.

**Responsibilities:**

* Conducted market research and analysis in Capital Markets consisting of Stock Market and Bond Market
* Researched, analyzed, gathered data defined and developed requirement specifications for Mortgage Product, Compliance and Regulation Projects and performed testing.
* Involved in Management consulting, intra-day reporting, architecture, business analysis and application development for real-time EOD reporting for hedge funds and prime brokers.
* Identified and documented improving areas to meet capital requirement regulations.
* Analyzed User Requirement Document, Business Requirement Document (BRD), Technical Requirement Specification and Functional Requirement Specification (FRS).
* Prepared and analyzed AS IS and TO BE systems in the existing architecture and performed Gap Analysis. Created workflow scenarios, designed new process flows and documented the Business Process and various Business Scenarios and activities of the Business from the conceptual to procedural level.
* Good understanding of Fixed Income, Bonds and Bond Trading Cycle, Equities and Equity Trade Cycle, Derivatives (Options and Futures), Portfolio Management, Wealth Management, and Sales and Marketing.
* Acquired extensive knowledge of financial products, services & terms during day-to-day tasks, such as - Exchange Traded Derivatives (Futures, Options, Single Stock Equities, Commodities & FX Currency)
* Created the SQL scripts for demonstrating the prototypes and for verifying the result sets
* Worked as an Interface between the Users and the different teams involved in the application development for the better understanding of the Business and IT Processes.
* Discussed with SMEs across different businesses units to gain solid knowledge of the existing Credit Risk Calculation System and assisted in preparing an advanced Risk Assessment and ROI Management.
* Generated requirements for Capital Markets - Fixed Income Investment Management Business, Portfolio Management, Hedge funds, corporate actions, Brokerage and Trading Model within the scope of both the Front office, Middle office and Back Office operations.
* Followed the UML based methods using MS Visio to create Use Cases Diagrams and Activity Diagrams,
* Worked extensively with the QA team for designing Test Plan and Test Cases for the User Acceptance Testing.
* Conducted UAT to confirm that all derivative products can successfully processed during the trade life cycle

**Environment:**RUP, Rational Rose7.0, UML, SQL, Oracle, IBM Cognos TM1MS Project, MS Visio , SQL server, Net, WebLogic, UNIX, HTML.

**Org:SCA Technologies**

**Client: Associate Bank**

**Duration: August 2008 – September 2009**

**Business Analyst**

The project involved re-engineering the portfolio management system. The system allowed the user to get a view of comprehensive account summary, which displayed the portfolio value, cash balance and securities held in the accounts.

**Responsibilities:**

* Understood fixed income, equities & derivatives trading cycles, securities clearance and settlement process.
* Conducted market analysis and feasibility studies, and assisted the project manager in development of project plan.
* Performed detailed research on their existing financial transaction process and reporting methodologies.
* Interacted with Portfolio managers, Risk managers, financial analysts, traders and other Subject Matter Experts for requirement elicitation through various methods like and scheduled interviews, user meetings, walkthroughs and JAD sessions.
* Modeled and reviewed all current operational data structures and recommend optimizations and reconfigurations to Data Architects for implementation.
* Participated in the development and maintenance of, and adherence to, corporate data architecture, data management standards and conventions, data dictionaries and data element-naming standards.
* Documented detailed functional and technical specifications based on agreed solutions.
* Supported development of the business solution as part of the technical team. Worked with DBA to support migration of applications from Development to Test to Production
* Worked with management to identify issues and risks that may have an effect on quality or delivery from a technical, business and end-user perspective.
* Evaluated and estimated the work effort required to meet a desired deliverable.

**Environment:** RUP, J2EE, MS Word, UNIX, Windows XP, SQL Server, XML, Visio,

**IndusInd Bank**

**Business Analyst**

**Duration: Jan 2007 - July2008**

The project was to enhance Private Banking Division’s Customer Account and Asset application (CAAA). The project involved assignment module logic to assign opportunity and accounts to dedicated bankers based on individual client’s profile such as Net Worth, Risk Tolerance, Asset Allocation, % of exposure to each asset class, Periodic Reports.

**Responsibilities:**

* Gathered User and Business Level Requirement from SMEs from Various Departments and documenting it using Change Request templates in MS Word.
* Used detailed knowledge of the application features and functionality to assess the scope and impact of business needs throughout the analysis and completion of the enhancement specifications.
* Coordinated with Senior BA in conducting JAD Sessions periodically with various stakeholders at various phase of the Software Development Life Cycle (SDLC) to discuss open issues and resolve them.
* Created Use Case specifications, business flow diagrams, Activity Diagrams, Sequence diagrams using MS Visio, so the developers and other stake holders can understand the business process according to their perspective with all possible alternate scenarios.
* Maintained Traceability Matrix. Resolved issues related to requirement during System testing and UAT plan preparation.
* Partnered with QA team to create and Test scenarios, Test Plans and Test Cases based on user requirements and functional specifications.
* Performed Manual Front end testing to check all the functionalities incorporated with the different modules.

**Environment:** UML, MS Visio, Microsoft Office tools, Manual and Automated testing, Quality Center, User Acceptance Testing (UAT).

**ICICI Bank Ltd IBG**

**Business Development Manager**

**Duration:January 2003 December 2006**

* To provide Portfolio Advisory Services and be an International Wealth Manager to the HNI clients with portfolios comprising of Equity/Debt/Cash & alternative investments.
* Marketing of range of International & Indian Investment products including Treasury & derivatives based products.
* Exploring & Developing new Markets and to Generate new business & acquire new Retail & Private Banking clients from across the Global territories.
* Advising NRI clients on day to day banking requirements with special focus on Compliance, Taxation & Repatriation.
* Coordinating & maintaining Compliance norms as per IBG Standards.
* Handling administrative operations along with Customer Relationship management and Client Servicing issues.
* Developing marketing strategies for Business Development & Promotion in the region for both Private Banking and Retail Banking clients.

**ING Vysya Financial Services Ltd**

**Asst Regional Head (Wealth & Bank Assurance)**

**Duration: Jan 2001 - Dec2002**

* Contextualization, Development and Implementation of Plans, Strategies and Programs related to Customer relationships and Financial Planning
* Co-ordinate with the top management of the company to ensure that all sales needs of the company are being met.
* Responsible for training new Sales personnel and continue to coach and counsel.
* Assist Business Development Manager, Relationship Manager’s and Junior Relationship Manager’s to determine specific target clients in his/her Branch, Area and ensure that sales calls are tailored to the needs of the potential clients.
* Prepare budgets for Sales team and ensure that they adhere to it.
* Carry out required administrative functions on day-to- day basis.
* Strengthen CRM and Customer Information System for improving customer interface and for solving customer issues

**UTI Bank**

**Sales Manger**

**Duration: January 1997 - December 2000**

* Provide training and monitor development needs of financial consultants in team; provide feedback on financial consultant’s performance, particularly those with less experience. (Mentor role)
* Ensure effective communication throughout the own team and with other teams in the branch
* Manage activity and sales reporting mechanisms to Company standards
* Conduct periodic meetings and updating them on selling strategies, new Product development, competition analysis and pitching Strategies.
* Formulate and consolidate plans and revisions
* Monitor progress against targets & implement compliance policies and controls