## Ahmad Rathore

Data Quality Analyst

**SUMMARY**

* 10+ Years of experience as a **Business Analyst and Systems analyst** involving **ETL Programming** experience in data heavy projects.
* Extensive knowledge and understanding of research and analysis; robust analytical skills with high attention to detail and accuracy
* Excellent experienced in data Extraction, Transformation and Loading ETL using various tools such as SQL Server Integration Services SSIS and SQL Replication. Strong knowledge in **capital market products**, **Treasury**, **Asset Liability Management** (ALM), Custodianship, Asset management, Derivatives, Futures, Swaps, Options, Alternative investment, **Investment** **banking**, Equity, bonds, Money market, settlements, profit and loss, balance sheet and cash flow statement analysis.
* Worked on **Capital Markets** transformation projects involving trading, accounting and risk management systems implementations, business process optimization initiatives, and industry standards for Fixed Income, Equities, FX and Derivatives lines of businesses.
* Coordinated and interaction with Capital Market business users for job shadowing, understanding certain issues which I need to deal with for completing Proof of Concept and BRD.
* Excellent verbal, written, and interpersonal communication skills
* 6+ years of **Big Data** experience and **Metadata** experience
* 4+ years of experience working on **FR Y-14 Q/M and CCAR Regulatory Reporting.**
* 4+ years of experience in **Counter Party Credit Risk**, **Operation Risk** and **Trading** Schedules in FR-Y14 Reporting.
* Proficient programming knowledge in languages such as **SQL** and data heavy projects with a focus on **data manipulation, cleansing, and transformation.**
* Expertise in Banking, Direct Deposit, Wire Transfers, ACH, Content Management Systems, Web based applications, and compliance systems**.**
* Hands on experience validating end to end data for various schedules for **FR Y-14 Quarterly and Annual Reports** as per CCAR and FRB guidelines. Specifically, Schedules F(Trading) and L (Counter Party Credit Risk).
* Expertise in identifying data elements and conducting data element mapping for various schedules for **FR Y-14 Quarterly and Annual Reports**.
* Hands on experience writing SQL queries against different data bases to validate data.
* Exposure to ETL and experienced working on data projects involving ETL.
* Expertise in writing **User Stories, Business Grooming, Technical Grooming**, and **Story Pointing**.
* Strong experience **in data creation, data validation and data management** processes.
* Requirement gathering through meetings, workshops, **JAD** sessions with customers, designers and QA Analysts and alluding to existing framework documentation and strategies.
* Expertise in creating **Use case documents, Activity Diagrams, Process Flows, and Data Flow Diagrams.**
* Knowledge of **Rational Unified Process (RUP), AGILE (Scrum) and Waterfall**.
* Writing & documenting **Business Plans, Requirement Documents, & Functional Specification Documents.**
* Experienced in building Requirements, Test Cases and Test Sets in for **UAT** using various tools.
* Hands on experience using Excel for data analysis by using **Pivot Tables** and VLookup.
* Involved in reporting Defects using Defects tracking tools such as Quality Center.
* I was also a part of designing, scripting, executing and analyzing enterprise volume and performance tests, conducting the database, web – application servers tuning / baselines initiatives.
* Recognizing Test Cases, analyzing bugs, having an interaction with team members in fixing errors and User Acceptance Testing **(UAT)**.
* Studied **BS in Computer Engineering** at **New Jersey Institute of Technology(**NJIT)

**PROFESSIONAL EXPERIENCE:**

**JPMC, New York, NY September 2022 – August 2024**

**Data Quality Analyst - Credit Risk**

Created and lead a team of Analyst who reported and created **KPI/KRI metrics** reported to top executives for **Data Governance and insight**. Maintained and inventoried High/Med risk Tier 1 and 2 use cases that pose inherent risk to **data integrity in credit risk and counterparty risk** to bank.

**Responsibilities:**

* Managed credit risk functions of global banks in establishing and effectively managing the credit exposure with a limit monitoring process.
* Implementation of bank’s existing limit monitoring framework and policies to comprehend trigger/breach levels, reporting practices and escalation procedures.
* Managed team for daily monitoring of credit risk limits and analyzing datasets to report to senior stakeholders.
* Ensured team/function wise adherence to regulatory guidelines and track metrics required for management updates.
* Worked closely with process owners, SMEs, and Data leads, taking ownership of data quality improvements and remediation efforts.
* Identified and remediated exposures and limits applicable to different credit products, track and identify breaches vis-à-vis bank pre-set internal trigger levels.
* Validated limit breaches as positive or false breach, source additional information for such validations and document findings.
* Escalated positive breaches to appropriate authorities and propose remediation plans.
* Tracked execution of the approved remediation plan for positive breaches and ensure completion of resolution plans per pre-defined timelines.
* Coordinated with other work streams to ensure remediation efforts or outcomes adhere to project plans and requirements.
* Developed and maintain MIS and dashboards to report on progress and impact of remediation efforts.
* Proposed process/procedure improvements in limit monitoring process and limit framework.
* Built an adequate governance structure for timely connects with stakeholders to discuss the project and control frameworks, provide critical updates (including project status, key dependencies), manage escalations, and effectively close the remediation exercise.

**Wells Fargo, Fort Mill, SC March 2020 – July 2022**

**Analytic Consultant 4/Quality Analyst/Data Analyst**

Actively involved in conducting **quality analysis** on the counterparty risk schedule. As well as **conducting testing**, **quality control** and leading the efforts on **transformation testing** for the Trading Schedule in compliance with FRB instructions in accordance with FR Y-14 quarterly reporting. Lead efforts in creating **Compliance Rational Document, Due Diligence Summary, Detail Assessment Document** as well as other major program BRD’s for multiple schedules in both FR Y 14QM regulatory reporting and 14QM remediation efforts on SHRP and Non-SHRP issues.

**Responsibilities:**

* Worked on Data identification and Data Lineage for Counter Party Risk and Trading.
* Translated business requirements into metrics and analysis providing recommendations, insight, and understanding of products and attributes requiring validation.
* Validated data across multiple systems of origination and compared with target data warehouse and systems of record to ensure data was transformed and loaded as per the requirements for FR Y-14 CCAR compliance
* Identified various data elements for Schedule L (Counterparty Risk) for FR Y-14 Quarterly Report.
* Used Excel to verify issues in data by working on data sample. Used Pivot tables for data sampling and Used various functions for data testing and data comparison.
* Outlined discrepancies between results across various Counterparty sub-schedules for FR Y-14 Quarterly Report.
* Worked on Data identification and Data Lineage for Schedule F (Trading) FR Y-14 Quarterly Report.
* Lead efforts for gathering & writing business & technical requirements.
* Responsible for defining the scope and business rules of the project, gathering business requirements, and document them textually or using models and creating testing scenarios of Schedule F(Trading).
* Communicated with LOB’s and SME’s to remediate FR Y-14 QM **NAICS Code** issues across multiple schedules.
* Conducted thorough analysis to produce **Due Diligence Summary** for Schedule L NAICS Code issues.
* Created **Detail Assessment Document** for Schedule K NAICS code issues.
* Consulted with Business Partners to understanding their business needs and recommend solutions.  Translated complex technical concepts into something digestible by our business partners.

**Santander Bank, Boston, MA January 2017 – December 2019**

**Business Systems Analyst/Data Analyst**

I worked on multiple projects mainly with compliance and risk management teams. I was actively involved in identifying and mapping various data elements for FR Y-14 Quarterly report. I worked actively on Schedules for Counterparty Risk, Operational Risk, and Loans

**Responsibilities:**

* Lead efforts for gathering & writing business & technical requirements.
* Involved in the analysis of the existing credit card processing system, mapping phase according to functionality and data conversion procedure.
* Followed Agile/Scrum for project phases. Facilitated daily stand up calls.
* Updated and maintained Product Backlog with each sprint scope clearly identified.
* Worked closely with Prototype and Wireframe design BAs to ensure they were updated with changing requirements and reflected what was in User Stories.
* Conducted JAD sessions with management, SME, vendors, users and other stakeholders for open and pending issues.
* Validated data across multiple systems of origination and compared with target data warehouse and systems of record to ensure data was transformed and loaded as per the requirements for **FR Y-14 CCAR compliance**.
* Identified various data elements for Schedule L (Counterparty Risk) for **FR Y-14 Quarterly Report**.
* Used Excel to verify issues in data by working on data sample. Used Pivot tables for data sampling and Used VLookup for data comparison.
* Outlined discrepancies between results across various Counterparty sub-schedules for **FR Y-14 Quarterly Report**.
* Worked on Data identification and Data Lineage for various schedules for **FR Y-14 Quarterly Report**.
* I also validated data for Operational Risk for **FR Y-14 Quarterly.**
* Accumulated system requirements from various departments through surveys and interviews.
* Involved in prioritizing the defects and writing business requirements to resolve them.
* Performed Gap Analysis to check the compatibility of the existing system infrastructure with the new business requirements.
* Conducted internal Technology meetings with Data Modelers, Architects and Developers to formulate a design including Logical Data Models and the ETL Process
* Assisted in the development, design and implementation of new relational or multi-dimensional databases, including the analysis of user needs.
* Worked with User Experience/ User centered design (UCD) team to create Graphical User Interface (GUI) design document which constituted HTML Prototypes and wireframes
* Developed Systems Specifications document to define the impact of the new requirements on the existing system.
* Involved in reviewing test plans and test cases and ensuring test cases reflect user needs. Also, conducted user acceptance testing (UAT) to ensure and verify system is designed according to user needs.

**SunTrust Bank, Atlanta, GA September 2014 – December 2016**

**Business System Analyst**

I worked on FR Y-14 analysis and delivery project for both Quarterly and Annual Reports. I was responsible for validating data in various Schedules for FR Y-14. I was also involved in the ‘Online Personal banking’ module of the website where account holders can check their accounts and balances by entering their username and password. They are also provided the service of instant transfers of funds between checking and savings accounts. The option of paying their bills using online banking services, changing their profile etc.

**Responsibilities:**

* Followed Agile for some projects while also following Waterfall for other projects.
* Participated in **sprint planning** and spring review meetings.
* Worked on prioritizing Product Backlog with Product Owner.
* Responsible for defining the scope and business rules of the project, gathering business requirements, and document them textually or using models.
* Interacted with cross functional teams to facilitate gathering of business requirements.
* Responsible for writing Functional Specifications (FRS) & User Specifications (URS).
* Conducted data mapping for data elements for **FR Y-14 Quarterly Report**. Specifically worked on Counterparty Credit Risk Schedule.
* Validated data elements and analyzed sample data for **FR Y-14 Annual Report** for various schedules including Counterparty Credit Risk, Operational Risk, and Income Statement.
* Also assisted with data validation for Schedule A2 (non-commercial auto loans) for **FR Y-14 Quarterly**.
* Analyzed Business Requirements, performed GAP analysis and segregated them into Use Cases.
* Involved in Change Management and change request prioritization.
* Wrote **SQL queries** to validate data across multiple tables during ETL jobs. Matched data across multiple source systems and target repository.
* Worked with the Business Users through interviews and (Joint Application Development) JAD sessions.
* Performed UAT testing of the requirements. Testing for checking the data flow of the application using SQL.
* Involved in preparing flow diagrams for the decision logic using Visio tool.
* Involved with regular walkthroughs and meeting to discuss bottlenecks in the system and possible solutions with the development team.
* Recommended and coordinated development efforts and enhancements
* Analyzed user requirements, attended Change Request meetings to document changes and implemented procedures to test changes.
* Interacted with developers to report software bugs and re-tested the fixed issues.

**Credit Suisse Group, New York, NY May 2013 – August 2014**

**Business Analyst**

**Project #1:** “***Compliance Reporting***”: I was responsible for identifying data and conducting data mapping for various data points needed for compliance reports.

**Project #2:** “***Consolidated Client Reporting (CCR)***” which provides Relationship Managers and Sales Assistants with an aggregated view of the Client Reporting Groups (Households) for an overview of client holdings and account level performance.

**Responsibilities:**

* Wrote User Stories with detailed Acceptance Criteria.
* Gathered and documented requirements for the Master Data Management perspective with the help of various Tools including but not limited to Use Cases, Process Flow Diagrams, Business Rules for Source-To-Target Mapping
* Involved in detailed discussions for End-to-End Process for various business processes like Account level Reporting, Balance Transaction Reporting, Payments and Statements Processing
* Worked with QA and Developers to work on test script, cases, ad-hoc manual testing using SQL Queries for Data Profiling of current state of data in the Data Warehouse
* Created **GAP Analysis** using As-Is and To-Be Approach
* Created detailed BRD to capture Business Requirements.
* Created and maintained Functional Specification and Technical Specification documents to capture ‘How’ for the new system enhancements.
* Analyzing Risk by identifying risk factors, risk rating scale, giving weights by evaluating the risk factors. Mitigating risks by reducing the probability of risk occurrence
* Served as a Subject-Matter-Expert for the Master Data Management’s project to provide Cash Management Services for scoping and analyzing future requirements
* Participated in Defect Review calls. Provided clarification on items related to requirements.
* Actively participated in **UAT** planning and acted as SME during UAT.
* Participated in **Production Deployment** and conducted Smoke Testing during Production Deployment.
* Lead and monitored the development team in terms of prioritizing of tasks, creating milestones and providing business context to development efforts