**AbhijitDeshpande**

**Senior Business Systems Analyst**

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**Career Prologue:**

* Experienced **Business Systems Analyst with a 10+year trajectory** in IT and **banking**and **finance**: Renowned for spearheading digital transformations, championing data-driven strategies, ensuring compliance, and pioneering fintech innovations across prominent institutions like Technology **Credit**Union and **MotilalOswal**.
* Skilled Business Systems Analyst with expertise in financial data analysis, **bankingoperations**, and tools such as **Symitar** and **OpCon**; excels in team collaboration, stakeholder communication, and timely project delivery, underscored by strong analytical acumen.
* Expertise in **Scrum** and **Kanbanmethodologies** using tools like **JIRA**, driving enhanced productivity, timely project deliveries, and continuous improvement across cross-functional teams.
* Experienced professional with expertise in project management, requirements elicitation, **stakeholdermanagement**, **businessprocessmapping**, **scheduling**, risk management, impact analysis, time management, **marketanalysis**, **changemanagement**, **gapanalysis**, and **SWOT** analysis.
* Pioneered member service protocol revamps in both the Technology **CreditUnion** and **MotilalOswal**, integrating innovative technologies to enhance user engagement, operational agility, and digital banking experiences, including smartwatch notifications and expanded retail distribution channels.
* Skilled in **Agile** and **Scrummethodologies** across projects, utilizing tools like **JIRA**, **Visio**, and **MicrosoftTeams** to ensure streamlined timelines, enhanced productivity, transparency, and adaptability.
* Proficient in market and member data analysis with Power BI, Tableau, and Big Data tools to optimize product offerings, strategies, marketing, and competitive positioning.
* Proficient in comprehensive staff training programs, workshops, and intensive knowledge transfer sessions, enhancing institutional competency and market understanding.
* Served as a central coordination point across teams and vendors, leveraging tools like **Slack**, **MicrosoftTeams**, and **Zoom** for clear communication, efficient collaboration, and accelerated decision-making.
* Expertise in **SQL**, **RESTAPItesting**, **SOA**, and **ETL** processes, ensuring robust system integrations, data integrity, and digital banking frameworks' security.
* Skilled in Prioritized end-user satisfaction across platforms by refining **UI**/**UX**, curating user stories, and leading **UATphases**, incorporating feedback for continuous improvements.
* Extensive Expertise in Streamlined financial processes, introduced cutting-edge **fintechsolutions**, **integratedAI**, and **machinelearning**, and focused on enhancing end-user support and experiences.
* extensive on risk management and strategy formulation, employing tools like **RSAArcher**, **IBMSaferPayments**, and **Datto**, ensuring risk mitigation, service continuity, and proactive fraud detection.
* Skilled in managing vendor relationships with tools like **SAPAriba**, ensuring effective **third**-**partyintegrations** and alignment with organizational objectives.
* Expertise in Utilizing Confluence, **SharePoint**, and **SurveyMonkey** for comprehensive documentation, data management, and iterative feedback collection, fostering continuous system improvements.
* Proficient in Core Banking systems such as **Symitar**, **Temenos**, **ARCU**, **Synergy**, and **OpConScheduler**, enabling efficient financial operations.
* Familiar with Machine Learning, applying data-driven insights for enhanced decision-making and automation.
* Skilled in various technologies, including **C**, **Python**, **HTML**, **CSS**, **SQL**, and **Git**, for robust software development and data management.

**Technical Arsenal**

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| **Banking & Finance Tools** | Symitar, OpCon, ACH. |
| **Business Skills** | Project Management ,Requirements Elicitation , Stakeholder Management, Business Process Mapping, Scheduling, Risk Management, Impact Analysis, Time Management, Market Analysis, Change Management, Gap Analysis, SWOT Analysis |
| **Project Management Tools** | JIRA, Visio, Microsoft Teams. |
| **Data Analysis & Visualization** | Power BI, Tableau, Big Data tools. |
| **Software & Integration** | SQL, REST API testing, SOA, ETL processes. |
| **Risk Management Tools** | RSA Archer, IBM Safer Payments, Datto. |
| **Vendor Management Tools** | SAP Ariba. |
| **Documentation & Data Management** | Confluence, SharePoint. |
| **Feedback Collection** | SurveyMonkey. |
| **Agile Methodologies** | Scrum, Kanban. |
| **Communication Platforms** | Slack, Microsoft Teams, Zoom. |
| **Compliance & Governance** | SEBI and RBI guidelines. |
| **UX/UI Design Principles** | UI/UX refining and user story curation. |
| **Core Banking** | Symitar, Temenos, ARCU, Synergy, OpCon Scheduler, Avoka |
| **Technologies** | C, Python, HTML, CSS,SQL, Git, Cloud Technologies, Machine Learning |

**Academic Qualifications**

Bachelor of Engineering, Shivaji University, India

s**Professional Track Record**

**Senior Business Systems Analyst Jun 2021 – Present**

**Technology Credit Union| San Jose, USA**

**Project Description**:The **Digital Transformation Initiative** at **Technology Credit Union** was a strategic overhaul enhancing **member services**, **security**, and **operational efficiency**. This comprehensive project integrated **modern platforms**, **sophisticated fraud detection**, and **fintech solutions**, significantly reducing costs and improving **service quality**. **Agile methodologies**, advanced **data analytics**, and **regulatory compliance** were emphasized, alongside **staff upskilling** and robust **cross-team collaboration tools**. The initiative strengthened the credit union's **market position**, ensured **seamless user experiences**, and solidified **trust and reliability**, culminating in successful **user acceptance testing** and the implementation of **AI** in customer support.

**Project Responsibilities**

* Pioneered the revamp of member service protocols within the Technology Credit Union through the integration of innovative technological solutions, resulting in heightened member engagement and satisfaction.
* Championed the **Agilemethodology** throughout the project lifecycle, from planning to deployment, enhancing team productivity and project transparency, and ensuring more adaptive and rapid responses to member feedback and market changes.
* Devised and implemented sophisticated fraud detection systems, drastically reducing risk exposure and securing member transactions, fortifying trust, and reliability within the credit union's operational framework.
* Masterminded the smooth transition from legacy systems to modern platforms, guaranteeing continuous service availability for members and enhancing system robustness and dependability.
* Conducted comprehensive training programs for staff, equipping them with the requisite expertise to thrive in a technologically progressive banking landscape, thereby boosting overall institutional competency and service quality.
* Undertook in-depth market analyses and member data evaluations, yielding critical insights that informed tailored product offerings and services, strengthening the credit union's market position and competitive advantage.
* Maintained proactive engagement with regulatory authorities, assuring compliance with legal standards and regulatory directives for all system upgrades and technological enhancements, reinforcing the credit union's reputation for integrity and reliability.
* Drove digital transformation within the Technology Credit Union, achieving a substantial **20**% **reduction** in operational expenses through strategic technology integrations and optimizations, leading to superior member experiences and operational excellence.
* Conducted exhaustive **GAP** analyses to identify and rectify system shortcomings, utilizing feedback from JAD sessions and **SME** consultations to refine processes such as the **ACH**, **LoanOrigination**, and **variousloantypes**, enhancing personalized financial service offerings.
* Leveraged **Visio** for detailed system design visualizations and played a significant role in developing SOPs, focusing on process optimization and operational agility, which was instrumental in improving mobile and online banking interfaces for members.
* Undertook in-depth market analyses and member data evaluations, utilizing **PowerBI** for dynamic data visualization and reporting, yielding critical insights that informed tailored product offerings and services, strengthening the credit union's market position and competitive advantage.
* Streamlined various financial processes including Check Processing, **ACHupdates**, and **reportgeneration**, identifying and mitigating system redundancies, thereby playing a crucial role in the launch of cutting-edge fintech solutions.
* Acted as the central coordination point among various teams and **third**-**partyvendors**, facilitating clear communication and collaboration, essential for successful project completion and enhanced member service experiences.
* Spearheaded the integration of collaboration tools like **Slack** and **MicrosoftTeams**, enhancing real-time communication and **documentexchange**, thereby accelerating decision-making and project timelines.
* Engaged in intensive Knowledge Transfer sessions and detailed document analyses, orchestrating vendor meetings to clarify system dependencies, crucial for the enhancement of loan processing through innovative algorithms and systems.
* Applied Scrum methodologies for effective project management, utilizing tools like **JIRA** for detailed planning, scheduling, and real-time status tracking, ensuring strict adherence to financial regulations and compliance standards.
* Utilized **JIRA** for systematic project tracking, drafting detailed user stories and tasks aligned with **SMART** objectives, pivotal for the effective implementation of **CRMsystems** and enriched member interaction experiences.
* Meticulously curated User Stories for the Product Backlog, utilizing stringent criteria for enhanced data governance and process quality specific to credit union operations.
* Performed extensive **RESTAPItesting**, aligning technology with business requirements using Service-Oriented Architecture (**SOA**), and utilized **Postman** for endpoint testing and debugging, crucial for strengthening digital banking security frameworks and ensuring seamless system integration.
* Executed complex **SQL** operations, focusing on data integrity and security, fundamental for maintaining the accuracy, compliance, and confidentiality of member data within the credit union.
* Played a key role in the **UATphase**, ensuring system functionalities met user expectations, and spearheaded the incorporation of **AI** and machine learning in customer service, enabling continuous, instant support for member inquiries.

**Project Infrastructure:**Agile Scrum, Power BI, Visio, JIRA, Postman, SQL, SOA, REST API, AI, Machine Learning, Slack, Microsoft Teams.

**Senior Business Systems Analyst Oct 2018 – May 2021**

**Freddie Mac |Virginia, USA**

**Project Description**: The project focused on a strategic **upgrade** of the **website** and **backend systems**, enhancing **UI/UX** and **customer engagement**. Key tools like **Slack**, **Microsoft Teams**, and **JIRA** facilitated seamless **cross-team collaboration**, efficient **project management**, and real-time **communication**. Innovative approaches included interactive **Zoom sessions** for **knowledge transfer**, advanced **ETL processes** with **SQL** in **AWS Cloud**, dynamic **API testing/documentation** using **Postman** and **Swagger**, and insightful **data visualizations** with **Tableau**. This comprehensive revamp ensured robust **system performance**, streamlined **data management**, and elevated **stakeholder** and **customer experiences**.

**Project Responsibilities**

* Collaborated with cross-functional teams using tools like **Slack** and **Microsoft Teams** to drive the successful launch of an upgraded website, significantly enhancing UI/UX and customer engagement.
* Facilitated effective communication and document sharing through **Confluence**, ensuring all stakeholders were aligned during the transition to the advanced To-Be system and during the comprehensive GAP analysis.
* Utilized **Visio** to create detailed UML diagrams and system models, sharing these with team members and stakeholders through **Microsoft Teams** for real-time feedback and iterations.
* Managed project timelines and task assignments efficiently using **JIRA**, while maintaining continuous team communication and collaboration through **Slack** channels dedicated to different project streams.
* Led interactive Knowledge Transfer Sessions via **Zoom**, allowing for large-scale participation and feedback, and recorded these sessions for future reference and for team members who couldn't attend live sessions.
* Coordinated the development of MVPs using **JIRA** for tracking progress and **Microsoft Teams** for daily stand-ups, sprint planning, and retrospectives.
* Collaborated on **ETLprocesses**, leveraging **SQLscripts** for efficient data extraction, transformation, and loading into AWS Cloud. Enhanced data integrity and performance.
* Conducted backlog grooming sessions with the team using **JIRA** and held real-time priority-setting meetings through **Microsoft Teams**, ensuring everyone was aligned with the product vision and sprint goals.
* Used **Postman** for real-time sharing of API requests and responses with development teams, and **Swagger** for documenting APIs, making them accessible to both technical and non-technical stakeholders.
* Shared complex data transformation and migration plans with stakeholders through secure **AWS WorkDocs**, enabling efficient collaboration and feedback collection.
* Collaborated on intricate SQL scripts using version control systems like **Git**, ensuring that team members could contribute to, review, and optimize scripts.
* Prepared and shared interactive training materials and **UAT** schedules through **Microsoft Teams**, and collected feedback through live sessions and integrated forms.
* Built and shared dynamic, insightful dashboards using **Tableau**, conducting collaborative review sessions through **Zoom** or **Microsoft Teams** to gather insights and additional requirements from business leaders.

**Project Infrastructure:** Slack, Microsoft Teams, Confluence, Visio, UML, Microsoft Teams, JIRA, Slack, Zoom, JIRA, Microsoft Teams, Postman, Swagger, AWS WorkDocs, Git, Microsoft Teams, Tableau

**Senior Business Systems Analyst Jul 2015 – Sep 2018**

**Arlington State Bank |Minnesota, USA**

**Project Description**: This project entailed a comprehensive **overhaul of banking systems**, emphasizing **stakeholder engagement**, **compliance**, and enhanced **user experience**. Key platforms like **Microsoft Teams**, **Zoom**, and **Articulate Storyline** facilitated effective communication and e-learning, while **SQL**, **Python**, and **Tableau** powered advanced data analytics. **RSA Archer** and **IBM Safer Payments** ensured strict compliance and fraud prevention, respectively. Tools like **Miro**, **Trello**, and **SAP Ariba** streamlined process digitization and vendor management, while **SurveyMonkey** and **Datto** enhanced feedback collection and service continuity strategies. Overall, the initiative boosted operational efficiency, security, and customer satisfaction.

**Project Responsibilities:**

* Leveraged **Microsoft Teams** and **Zoom** to regularly conduct virtual meetings with key stakeholders, understanding their specific needs and ensuring technology solutions met their expectations.
* Developed comprehensive e-learning modules using **Articulate Storyline** to facilitate smooth onboarding of both IT and bank employees onto new systems and processes.
* Utilized **SQL** for precise database queries and **Python (with Pandas)** to manipulate and analyze vast banking datasets, identifying actionable insights.
* Used **Microsoft Excel** for detailed spreadsheet analyses, and employed **Tableau** for visually representing banking operations, loan processes, and risk assessments, highlighting areas for potential improvement.
* Implemented **RSA Archer** to manage governance, risk, and compliance, ensuring alignment with local, state, and federal banking regulations.
* Utilized **SPSS** for detailed statistical analyses and collaborated with the risk management team using **Riskwatch** to assess potential risks of proposed projects.
* Collaborated with the fraud detection team to integrate **IBM Safer Payments**, ensuring real-time analytics and early detection of suspicious activities in customer accounts.
* Collaborated with the product team using **Aha!** to ideate and introduce new banking products based on market demand and feedback.
* Adopted tools like **Miro** for process mapping and managed project timelines using **Trello**, ensuring timely digitization of manual processes.
* Employed **Smaply** to visually represent customer journeys for various banking services, enabling identification and resolution of customer pain points.
* Leveraged **SAP Ariba** to evaluate and manage relationships with third-party vendors and fintech solution providers, ensuring alignment with the bank's objectives.
* Regularly updated all process documents using **Confluence**, and stored and shared vital documents using **SharePoint**, ensuring all stakeholders had access to up-to-date information.
* Established a comprehensive feedback mechanism using **SurveyMonkey**, gathering real-time insights from bank employees and customers to iteratively improve banking systems.
* Assisted in the formulation of strategies using tools like **Datto**, guaranteeing service continuity during unforeseen disruptions.

**Project Infrastructure:** Microsoft Teams, Zoom, Articulate Storyline, SQL, Python (with Pandas), Microsoft Excel, Tableau, RSA Archer, SPSS, Riskwatch, IBM Safer Payments, Trello, Smaply, SAP Ariba, Confluence, SharePoint, SurveyMonkey, and Datto.

**Business Analyst Mar 2013 –Jun 2015**

**KeyBank |Cleveland – OH**

**Project Description:** The initiative at **Key Bank** centered on advancing digital banking interfaces, expediting loan services, and strengthening risk protocols using data analytics. Efforts encompassed refining ATM network strategies, customizing offerings for international clients, and broadening accessibility in underserved regions, all in compliance with federal regulations, enhancing client interaction through systematic feedback, and bespoke approaches.

**Project Responsibilities:**

* Coordinated with the digital banking division to enhance online and mobile platforms for **Key Bank** clients, collecting critiques, and proposing **UI**/**UX** advancements.
* Aligned with the credit division to expedite the loan sanctioning and approval mechanisms, guaranteeing faster responses and heightened client contentment.
* Scrutinized routine procedures at **Key Bank** outlets to pinpoint inefficiencies and recommended procedural enhancements, resulting in superior client services.
* Partnered diligently with the risk oversight committee, employing data-driven methods to identify and thwart potential fraudulent transactions across all banking channels.
* Undertook a thorough review of **ATM** placements and consumer behavior to strategize ideal sites for future ATMs and prioritize maintenance schedules.
* Applied advanced data analytics to categorize **Key Bank** patrons, assisting promotional squads in devising customized outreach initiatives.
* Oversee projects from initiation to delivery, ensuring they are completed on time, within budget, and meet strict quality standards. Utilize tools like **JIRA** and **Microsoft Project** for tracking.
* Played a key role in polishing the amenities extended to International **Clients**, concentrating on funds transfer, mortgage solutions, and bespoke wealth management advice.
* Orchestrated periodic review meetings with primary stakeholders across **Key Bank** to comprehend specific regional demands and inclinations, converting perceptions into executable corporate plans.
* Supported the finance department in scrutinizing monetary flow trends, affirming optimal cash availability throughout **Key Bank** locations.
* Hosted educational workshops for personnel at various **Key Bank** locations, accentuating novel fiscal solutions, digital innovations, and exemplary customer support practices.
* Pioneered the mission of proliferating **Key Bank**'s presence in low-service locales, pinpointing viable spots for novel outlets and cash machines.
* Teamed up with the merchandising squads to formulate upselling tactics for current account holders, drawing on their fiscal activities and predilections.
* Contributed significantly to the augmentation of foreign trade and financing operations, simplifying global commerce for **Key Bank**'s trading clientele.

**Project Infrastructure:**Adobe XD, Informatica Cloud Data Integration,Jira,Microsoft ProjectPower BI, SharePoint**.**

**Business Analyst Feb 2010 - Nav 2012**

**Motilal Oswal |Mumbai, India**

**Project Description**: This project revolutionized **Motilal Oswal's operational and client engagement strategies**, enhancing trading platforms, streamlining distribution channels, and ensuring regulatory compliance. Innovative use of **Big Data analytics** and **digital tools** like Morningstar Direct and Hadoop optimized financial product offerings and client onboarding processes. The initiative fortified client trust through improved transparency, real-time updates via smartwatch integrations, and comprehensive wealth management planning, markedly boosting the firm's market competitiveness.

**Project Responsibilities:**

* Partnered with Motilal Oswal's equity research division to streamline the distribution of research reports and whitepapers, ensuring timely delivery to clients and stakeholders using tools like **Morningstar Direct**.
* Conducted in-depth analysis of Motilal Oswal mutual fund schemes, comparing performance against benchmarks, and provided actionable insights to the asset management team.Collaborated with IT teams to enhance Motilal Oswal's online trading platform, **MO Trader**, by integrating customer feedback and implementing advanced trading features.
* Worked closely with the Portfolio Management Service team, assisting in client onboarding, portfolio rebalancing, and ensuring adherence to client mandates.Assisted in the integration of Motilal Oswal's commodity trading arm with the trading platform, ensuring seamless trading experience for commodities and derivatives.
* Engaged with the real estate fund division to streamline investment documentation and client communication, enhancing transparency and client trust.Supported the expansion and digital transformation of Motilal Oswal's retail distribution channels, ensuring a wider reach and better service delivery.
* Liaised with the private equity division, aiding in the due diligence process of potential investment opportunities, and ensuring a streamlined flow of information between involved parties.
* Spearheaded the integration of Motilal Oswal's trading alerts and notifications on smartwatch platforms, improving real-time communication with clients.
* Collaborated with tax experts and investment advisors to create comprehensive wealth management plans for clients, keeping in mind the latest tax regulations and market trends.
* Supported the franchisee expansion initiative, analyzing potential regions for expansion, and developing strategies to onboard new franchisee partners efficiently.
* Partnered with wealth managers to analyze high-net-worth individual portfolios, identifying investment opportunities and diversification strategies using tools like **Bloomberg Terminal** and **Reuters Eikon**.
* Collaborated with the regulatory affairs team to ensure trading platforms and investment tools adhere to **SEBI** (Securities and Exchange Board of India) guidelines and regulations.
* Assisted in the integration of trading platforms with national exchanges like **NSE** and **BSE**, ensuring real-time data accuracy and latency benchmarks are met.
* Analyzed customer behavior and trading patterns using Big Data tools such as **Hadoop** and **Spark**, deriving actionable insights for marketing and sales teams.
* Enhanced Know Your Customer (KYC) and Anti-Money Laundering processes, integrating third-party services for faster background checks and verifications.
* Organized workshops and training sessions for team members on financial products, market trends, and regulatory changes using tools like **Moodle** and **TalentLMS**.
* Worked with the investment banking division on M&A (Merger & Acquisition) deals and IPO (Initial Public Offerings) launches, ensuring seamless data flow between divisions.
* Designed a client portal for transparency on investment performances and gathered feedback through Net Promoter Score (NPS) surveys.

**Project Infrastructure:** Morningstar Direct, MO Trader, Bloomberg Terminal, Reuters Eikon, Hadoop, Spark, Moodle, TalentLMS, NSE, BSE, Net Promoter Score (NPS) surveys.