**Khursheed Md**

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**PROFESSIONAL SKILLS**

* Highly motivated Business Analyst with 6 years of work experience in **Banking, Mortgage, and Financial Services**.
* Extensive work experience in different SDLC methodologies like Waterfall, RUP, Extreme Programming, and Spiral Model, and the Agile framework including Scrum, Kanban, Scrum ban, and SAFe.
* Extensive Knowledge in **Capital Markets, Corporate Finance, Risk Management, Investment Banking, Mortgage, Financial Statement Analysis, Equity, Fixed Income, Alternative Investments, Derivatives, M&A, IPO etc**.
* Experience in Database Application Development, Query Optimization, Performance Tuning, and DBA solutions and implementation experience in complete System Development Life Cycle.
* Experience in **integrating capital markets systems with external platforms, such as exchanges, custodians, and clearinghouses. Familiarity with message protocols, data formats, and APIs used in system integration.**
* Experience in **card issuance, transaction processing, fraud prevention, and customer service**.
* Extensive Experience in Applications using AJAX, Object Oriented (OO) JavaScript, JSON, JSONP, and XML.
* Enhanced an asset management reporting warehouse for a major investment bank to accept many more data sources; designed complex, source specific business rules data transformations
* Extensive knowledge in gathering requirements using various Elicitation Techniques including JAD, Brainstorming, Card Sorting, Focus Groups, Interviews, Prototyping, and Requirements Workshop.
* Collaborated with various stakeholders to draft Concept Proposals, Project Charters, Project Plans, Risk Management Plans, Business Requirement Documents (BRD’s), Functional Requirement Documents (FRD’s), System Requirement Specification (SRS), Readiness Document (RD),and In-Process Review Report (IPRR).
* Experienced in conducting Gap analysis, Cost-benefit analysis, Feasibility study, SWOT Analysis, Work Breakdown Structure (WBS), and Critical Path Analysis.
* Experience with workflows and UML diagrams – Use case, Activity, and Sequence diagrams.
* Helped the PO in analysing and building the Product Backlog and establishing the Minimum Viable Product (MVP’s).
* Participated in different scrum ceremonies and meetings such as Release Planning, Backlog Grooming, Sprint Planning, Daily Stand-Ups, Sprint Review, Sprint Retrospectives.
* Built and maintained an investment reporting tool in SharePoint to monitor investment performance of investments.
* Proficient in Testing Environments such as Test-Driven Development (TDD), Behaviour Driven Development (BDD), Acceptance Test-Driven Development (ATDD)&Continuous Integration and Continuous Deployment (CI/CD).
* Well versed in writing SQL queries and proficient in using functions like join, union, and aggregation for requirements research analysis, data analysis, data validation, and system testing.
* Experienced in SQL Queries and optimizing the queries in Oracle, SQL Server, DB2, PostgreSQL, Netezza and Teradata.
* Solid work experience in ODS, data lakes, and data marts. Proficient in performing various operations like Slicing, Dicing, Roll Up, and Drill Down.
* Experience in database testing and web services testing both manually and using tools.
* Evaluated and recommended payment vendors, platforms, and technologies based on business needs and industry best practices.
* Wide exposure to Data Warehousing Architectures and thorough understanding of Enterprise Data Warehouse (EDW) along with Dimensional Modelling using Facts, Dimensions, and Schemas (Star&Snowflake).
* Collaborated with the Data Architect to build Conceptual, and Logical ER data modelling diagrams.
* Developed Sprint Burndown, Sprint Burnup, Release Burndown & Issue Tracking Charts using JIRA.
* Collaborated with PM and helped him to create ad-hoc, and project update reports using MS Excel, MS Project, and Power BI.
* Well-versed with Business Intelligence tools for ad-hoc reporting like Tableau and Splunk, for data visualization.
* Familiar with using collaboration platforms such as Postman, Swagger, and Soap UI for API development and testing.
* Assisted testers to perform Functionality Testing/Black-Box Testing, Regression Testing, Integration Testing, User Acceptance Testing (UAT), Load Testing, and Performance Testing.
* Collaborated with the testing teams in creating testing artifacts like Test Plans, Test Cases, Test Scenarios, and RTM.

**SKILLS AND TOOLS**

* **Banking and Finance Domain**: Wealth Management, Asset Management, Capital Markets, Mortgage, Securities, Derivatives
* **SDLC Methodologies:** Waterfall, Agile (Scrum), Scrum-Waterfall Hybrid, Agile (SAFe), Scrum ban, Kanban
* **Requirement Elicitation:** JAD, Brainstorming, Interviews, Surveys, Focus Groups
* **Prototyping/Business Process Modelling Tools:**  MS Visio, Lucid Charts, Balsamiq
* **Project Management Tools**: MS Project, SharePoint, Confluence, JIRA, VersionOne, Cucumber, Jenkins
* **Business Skills:** Change Management, Gap Analysis, SWOT Analysis, Cost-Benefit Analysis, Feasibility Study
* **Database and ETL Tools**: Informatica Power Center, Talend, MySQL, Oracle, PostgreSQL, NoSQL, PL/SQL, SQL Server
* **Data Warehousing**: Data Marts, Data Modelling, ELT, ODS, OLAP, OLTP
* **BI/Reporting Tools:** Tableau, Spotfire, Power BI, MS Office Suite (Excel, Word, PowerPoint)
* **Cloud Technologies:** Amazon Web Services (AWS), Azure
* **API Testing:** Postman, Soap UI, Swagger

**PROFESSIONAL EXPERIENCE**

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**ALSAC – St Jude Hospital Dec 2021 – Present**

**Sr Business System Analyst**

**Memphis, TN**

**Project Description:** Over my time I have worked on multiple projects at ALSAC for instance working on Identity Access and Management, Personalization project, Cloud Foundations & Componentization, Crypto Effort and Business Capability Mapping. I also worked on in house efforts with Solution Architects and Project Owners. I was dominantly part of the Finance and Marketing team and worked with various departments such as Legal, Fundraising, Marketing, Finance and Communications.

**Roles & Responsibilities:**

* Evaluated the As-Is process of the current dashboard and conducted Gap Analysis to identify improvements offered by the To-Be system by setting up a new consolidated dashboard for ease of use of different clients.
* Facilitated JAD sessions with the business stakeholders and engineers to understand the Dashboard requirements (Charts, KPIs, filters, drilldowns). Utilized Balsamiq to design Dashboard mockups and wireframes and shared it with BI developers.
* Used Statistical Techniques such as Probability distributions, Confidence Intervals, Statistical Inference to understand, and communicate ML model performance.
* I worked on Snowflake advanced concepts like setting up virtual warehouse sizing, query performance tuning, Data Sharing, UDF, zero copy clone, Time travel and Data Pipelines (Streams and Tasks).
* Proficiently used MS Visio to create UML diagrams for Use Case, Sequence, and Activity diagrams.
* Executed SQL queries for extracting data, exploratory analysis, research analysis, and ad-hoc reporting.
* Created Source to Target (STM) mappings in Data Mapping Document for building ETL pipeline in Azure Data Factory.
* Worked with ETL developers to construct ETL Pipeline to integrate data from disparate sources (SQL Server, MySQL, PostgreSQL, FTP, etc.) into a custom-built model in Azure Data Factory.
* I followed the Snowflake best practices like Clustering the View and Tables, created Materialized views, enabled the Result cache, Resizing and Multi clustering to improving the Performance in Snowflake.
* Developed Test cases and test plans based on requirements and performed manual testing on the functionality of the application to ensure that the application can handle a lot of data.
* Collaborated with the PO and Development Team in planning and prioritizing product backlog.
* Worked on Key performance Indicators KPIs, design, star schema and snowflake schema in Analysis Services SSAS.
* Created user stories made sure that it passed the INVEST (Independent, Negotiable, Valuable, Estimable, and Small) criteria.
* Actively participated in various scrum ceremonies together with the PO and SM and assisted them in Backlog Grooming, Sprint Planning, Daily Standups, Sprint Review, and Sprint Retrospective meetings.
* Used JIRA to keep track of bugs & defects, maintain issue logs, and handle the change requests efficiently.
* Worked in Enterprise Database Management Platforms by creating Interface Catalogues, Business Rules, Mapping Sheets.
* Performed manual testing and regression testing and entered defects in the defect - tracking system.
* Design and Implemented RESTFUL Web Services using various data format (JSON, XML) to provide an interface to the various third-party applications.
* Assisted the testing team in automating the API testing. Also, assisted the API team in describing the structure of RESTful APIs.
* Performed manual testing with process to ensure the quality of the software
* Lead the efforts of deciding Test Strategy, Traceability Matrices and Test Plans to guarantee that test cases reflect client needs for the utilitarian, execution, convenience, and security prerequisites.

**Environment:** Agile (Scrum), JIRAv8.5.x, MS Visio, Balsamiq, Swagger, PostgreSQL, MySQL, SQL Server, Azure Data Factory, Azure bot services, SOAP UI, REST, Power BI, Azure QnA Maker.

**Visa Inc July 2020 – Nov 2021 Business System Analyst**

**Austin, TX**

**Project Description:** The project aimed to upgrade and enhance the client’s payments processing system between acquirers and issuers and more specifically it was regarding updating handling the incentive programs established by the merchant and the client to make it quicker and increase efficiency and less prone to faults and errors by providing a separate flow for non-financial data.

**Roles and Responsibilities:**

* Worked with Business Owner in establishing the expected ROI, Use Cases Roadmap development, volatility prediction for Risk.
* Partnered with Data Scientists, Data Engineers, and Business Intelligent Engineers to define data sets required to conduct analysis, including both internal and external data.
* Implemented Kubernetes to load balance, scale and manage docker containers with multiple names spaced versions.
* Created workflow diagrams, flowcharts, activity diagrams, and use-case diagrams using MS Visio.
* Created business process models and process flow charts for integrating a new dashboard into the existing platform.
* Implemented machine learning algorithms such as Linear regression, Logistic Regression, and Clustering and performed correlation, prediction, and visualization of the model.
* Used AWS S3 Buckets to store the file and injected the files into Snowflake tables using Snow Pipe and run deltas using Data pipelines.
* I worked extensively on the AWS S3 and IAM Features to load the data to snowflake.
* I collaborated with Scrum Master and assisted him in various scrum ceremonies including Backlog Grooming, Sprint Planning, Daily Standups, Sprint Review, and Sprint Retrospective meetings.
* Developed data processing solutions (for batch and stream data) using AWS Lambda, EC2, Kinesis, DynamoDB.
* Streamlined previous report by automating data using Alteryx Server and replacing reports with Tableau dashboards.
* Performed Manual Testing and supported Automation Testing team for creating Test Data for Data Driven Testing.
* Designed interactive reports using Tableau to analyze trends and model performance.

**Environment:** Scrum, JIRA v7.0.x, SQL, SPSS, R, Python, MS Visio, Tableau, Amazon Sagemaker, JSON, XML, REST API, AWS S3,PostgreSQL,MS Office Suite, Talend V7.0.1, Amazon EMR, Alteryxv2018.4

**First Republic Bank Dec 2019 – Jun 2020**

**Business System Analyst**

**San Francisco, CA**

**Project Description:** The main aim for this project was to automate and to ease up the process of depositing a check. Traditional methods occupy a lot of time from the consumers where the consumer would have to go to a physical branch, wait in line and then even after depositing, wait for the check to be processed and your account to be finally funded. By implementing a system for mobile devices that sends an image of the check from the Client’s app to automatically deposit the check or send it to another receiver.

**Roles and Responsibilities:**

* Performed analysis such as Gap analysis, risk analysis, As-is, and To-be analysis, Cost-benefit analysis, and feasibility study.
* Facilitated JAD sessions, Interview sessions, Questionnaires, and Focus groups to elicit requirements with various stakeholders, business users, and SME’s for understanding the requirements.
* Worked with cross-functional teams to design, develop, and **implement payment solutions that met business requirements and customer needs.**
* Liaised and communicated with various project stakeholders, including project managers, architects, developers, and quality analysts to define the future roadmap for the release of product features.
* Extracted data from multiple sources (S3, MySQL) using SQL and performing ad-hoc analysis to identify customers’ needs.
* Gained deep understanding of **investment banking, asset management and other fund management functions.**
* Collaborated with cross-functional teams to deliver solutions for **card product development, enhancement, and launch, such as EMV chip cards, contactless cards, and digital wallets**.
* Provided customer service and support for **payment-related issues and queries through various channels**.
* Helped the PO in prioritizing the PB, grooming User Stories in planning activities.
* Participated in various scrum ceremonies including Sprint Planning Meeting, Daily Stand-ups, Sprint Review Meetings, Sprint Retrospective Meeting, and Backlog Grooming to achieve our release goal.
* Extensively used Jira to create and maintain the artifacts like User Stories, Product Backlogs, and Sprint Backlogs.
* Created and maintained Scrum Boards to track execution status of different tasks, defects & items committed to the sprint.
* Reviewed Design Documents, Requirements Analysis Specifications with Project Lead. Business Owners and the Technical Lead. This module included **Online Bill Payments. Transfers. Online Bank Statements.**
* Conducted market research and competitive analysis to identify opportunities and gaps for card products and services in different regions and segments.
* Monitored and reported on **payment system performance, compliance, and quality metrics**.
* Implemented call back methods to handle JSON responses using JQuerygetJSON methods and JSON parsers.
* Documented APIs requests and responses using Swagger and tested APIs integration using Postman.
* Analyzed the trends and reported the patterns by generating reports using Tableau.
* Used Cucumber to help the testing team build the automated Test Scripts and facilitated UAT sessions.
* Helped the UAT Team in conducting the User Acceptance Test (UAT) to ensure that all the new features supported day-to-day business and functions in a proper manner.

**Environment:** Scrum, Jira, Confluence, Tableau 10.0, PostgreSQL, MS Office Suite, MySQL, MS Excel, MS Visio, Balsamiq, Cucumber, JavaScript, Postman, Swagger.

**Fidelity Aug 2018 – Nov 2019**

**Jr. Business System Analyst**

**Boston, MA**

**Project Description:** The project was aimed at creating Enterprise Data Warehouse system to fulfill business requirement such as to provide budget allocation, expenditure tracking and enhanced financial reporting as well as to enhance their portfolio management tracking risk, profit & losses, etc. Systems prior were core legacy non-integrated databases. The new integrated system provided ease of access, analysis, transparency, and enhanced reporting capabilities.

**Roles and Responsibilities:**

* Assisted the Project Manager in deciding the Scope, Milestones, Objectives, and Vision of the Project.
* Collaborated with SMEs and Product Owners to understand the business processes and current data structures and verified the compliance documents for KYC and Customer Due Diligence (CDD).
* As a Sr. BSA, developed good understanding of **Financial Instruments, Capital Markets, Asset Allocation, Equities, Derivatives (Swaps, Options, Futures), Commodities, Government Bonds, Corporate Bonds, Money market instruments.**
* Created low fidelity and high-fidelity prototypes like Mockups and Wireframes to analyze the user interface.
* Collaborated with development team in designing prototype and sent them to regional stakeholders for approval.
* Served as a liaison between the project team and the development team.
* Created detailed test cases by understanding the business logic and user requirements for manual testing.
* Performed API Testing to validate the request and response for JSON based RESTful methods like GET/POST to capture the response error codes and data received in the body.
* Identify and assess new and existing risk and elevate any concerns to **Capital Markets** Senior Management to mitigate bank exposure or potential loss.
* Assisted the testing team in developing Test Cases and Test Scenarios in Functional and Non-functional tests.

**Environment:** Scrum, JIRA, Confluence, Capital Markets, MS Office, MS Visio, Balsamiq Mockups, MS Office 2013 (Excel, Word, PowerPoint, Outlook), MySQL, Jenkins, JavaScript, HTML, CSS, HP ALM.

**HDFC Bank Jan 2018 – Jul 2018**

**Intern Business Analyst**

**Hyderabad, India**

**Project Description:** The goal of the project was to enhance the current banking website to enhance user experience with additional features.

* Communicated with Business analysts for questions related to the requirements and use cases.
* Involved in test case design with respect to test plans.
* Involved in performing various levels of testing like System testing, Integration testing and Graphical User Interface Testing.
* Responsible for communicating with development team, technical support to resolve issues and Coordinated meetings between test teams and development team to review defects and track them to closure.
* Documented Bug Report and Categorized them based on severity and priority.
* Provided accurate and timely status reports to the QA Lead and Project Manager.

**Education**

Master's in finance, Hult International Business School, Cambridge MA

Bachelor's in commerce, Osmania University, Hyderabad.