**Summary:**

**9+ years as a Business Analyst** with a track record of managing complex IT projects in the Capital Markets ‘Securities & Banking domain.

**Experience includes:**

* Exposure to front, middle and back-office systems in the securities industry
* Trading platforms, settlements, accounting, risk and compliance systems
* Asset Classes such as equities, fixed income, futures and options, OTC Derivatives, forex, Swaps, ETSs
* Re-engineering, enhancements and implementation projects
* Financial Reporting and data governance
* Understanding of financial regulations and compliance areas such as FATCA, Basel II/III, BCBS 239, Dodd Frank, AML, SAR, CCAR
* Consumer banking including cards, mortgage, loans and deposits
* Mobile banking new application development and enhancements
* Business requirement gathering, Performing GAP analysis, SWOT analysis, Cost Benefit analysis, ROI analysis
* Research, formal-informal sessions, JAD sessions, Rapid Application Development and Brainstorming sessions
* Creating BRDs, FRDs, and SRSs
* Hands-on experience with MS Visio
* Preparing use cases, user experience design, storyboards, epics, wireframes, user profiles and user stories for creating data flow/process flow diagrams such as flowcharts, activity charts, Swim Lanes, Entity Relationship diagrams
* Involved in test planning, design, creating test cases & executing test scripts and facilitating UAT
* Strong SQL knowledge for querying the database, working knowledge of MS Access and Business Objects
* Experience in Client Life Cycle Management and various Software Development Life Cycle methodologies such as AGILE (Scrum) and Waterfall Model

**TOOL PROFICIENCY**

**Project Methodologies:** Waterfall, Agile (SCRUM)

**Business Modeling Tools:** MS Visio

**Requirement Management Tools:**Caliber RM

**Defect Tracking Tools:** JIRA, Rally, HP QC-ALM

**Operating Systems:**  Microsoft Windows, Mac OS X

**Databases**: Oracle (8i), MS SQL Server

**Tools:**  MS Project, DB2/SQL, SharePoint, MS Office, Balsamiq, Mocking Bird

**Professional Experience**

**M & T Bank - Buffalo, NY                                           Feb 2017– Present**

**Business Analyst**

M&T Bank is the “top 20” commercial bank holding company in the U.S. with $97.1 billion AUM (as of June 30, 2015) and offers a wide array of financial solutions for their customers’ personal, business and commercial banking needs.

The goal of the project was to make **enhancements** to an online electronic trading platform and affirmation platform for the bank’s customers, brokers and institutional investors and to implement the graphing feature to the existing trading system for the premium clients. This new feature helps to summarize the investor's investment and help them improve their investment strategy. The graphing feature includes portfolio based and investment based graphs. It covers asset classes such as fixed income, equities, futures, options, OTC derivatives and forex. With the new feature, the investors can see asset & sector allocations, rate of return, daily volume, technical analysis and other analysis.

**Responsibilities:**

* Assessed the scope and impact of business needs through analysis and completion of all enhancement specifications
* Conducted interviews with Subject Matter Experts (SMEs) in understanding different usage of all kinds of reports and graphs (like pie chart of investment goal, sector, currency, stacked value of asset allocation, investment, tax status)
* Conducted interviews with investment analyst and investment advisor to understand the function calculation (return calculation, margin calculation, VaR calculation and P&L calculation) behind each graph
* Helped construct new reports such as brokerage and sales commissions with graphing features
* Conducted JAD sessions with the stakeholders, end users, and SME, to determine the critical business processes and identify key functional requirements for user's terminal adhering to the order management systems
* Worked with Product owner and scrum master to develop artifacts such as Product Backlog, Sprint Backlog, Sprint Burn down Chart
* Analyzed the new regulatory requirements of Dodd Frank and Basel Accord III for Pillar 1, 2 and 3 phases on Market Risk calculation, monitoring and reporting, and new implementation of Comprehensive Stress Testing. Understanding of BCBS 239
* Supported changes in platforms involved in internal clearing of OTC derivatives across multiple currencies, clearing houses and affirmation platforms as well as the testing of electronic trading platforms, trade lifecycle changes, affirmation platform releases and graphing feature releases
* Maintained and updated OMS for compliance related SEC trading acts like Dodd Frank, SOX

**Software Environment:** MS Office, Jira, MS Visio, HP-ALM, Microsoft SQL Server 2012, HTML, SSRS

**Jefferies LLC - Jersey City June 2014 – Dec 2016**

**Business Analyst**

Jefferies LLC is an American global investment and global securities firm. The firm provides clients with capital markets and financial advisory services, institutional brokerage, securities research and asset management. The scope of the project was to include ‘The Foreign Account Tax Compliance Act’ (FATCA) in new client on-boarding procedures as well as update the existing client accounts in order to perform enhanced due diligence. The FATCA regulation was enforced to fight offshore tax evasion and regain federal tax revenues.

**Responsibilities:**

* Interacted with business unit leaders from US Treasury, Corporate Development, Finance and Sales to gather business requirements
* Designed client on-boarding workflows for existing processes to evaluate FATCA impacts
* Involved inCustomer Life Cycle Management processes
* Studied Model1 and Model 2 Intergovernmental Agreements (IGA), various W-8 forms, the new W-8BEN-E and different FATCA classifications available on form
* Coordinated FATCA analysis on legal entities with Legal, Controllers, Tax Team and Customer reporting team
* Created static and dynamic prototypes using MS Visio and iRise to show as prototypes
* Exposure to TIBCO Spotfire tool, which helped perform analytics regulatory reporting and market intelligence systems
* High-level involvement in regulatory compliance areas such as Dodd Frank, Anti-Money Laundering (AML) and its various modules including Know Your Customer (KYC), Suspicious Activity Reporting (SAR) along with Bank Secrecy Act (BSA), FINCEN, Office Of Foreign Assets Control (OFAC) policy and trade surveillance systems such as Actimize

**Software Environment:**

MS Visio, PL/SQL, Oracle, iRise, MS Suite, MS SharePoint, JIRA, Actimize, Tibco Spotfire tool, Agile

**Astoria Financial Corporation - Lake Success, New York Feb 2011 – June 2014**

**Business Analyst**

Astoria Financial Corporation, with assets of $16.5 billion, is the holding company for Astoria Federal Savings and Loan Association. Established in 1888, Astoria Federal, with deposits in New York totaling $10.4 billion, is the largest thrift depository in New York.

**Project 1:**

The project involved **enhancement and re-engineering** of the base product for the peer-to-peer Network Expansion. Astoria Financial needed product changes to its Mobile Banking application to ensure that compelling features are enabled for its customers. Project involved working closely with Marketing, Customer Service Center, Operations, Legal and Compliance to to leverage a smarter way which allows customers to carry out banking operations such as: Select Accounts, Credit Cards, Access electronic and wire Transfers and Payments, and Display Pending and Scheduled Transfers and Payments (Mortgage). The project encompassed various AFC applications including Retail banking, Credit Cards, SOX, Basel lI, PCI compliance and Mortgage Applications.

**Project 2:**

**Updating and maintenance** of Anti Money Laundering (AML) intranet website which would identify and prevent money laundering, structuring, and terrorist financing,help conduct investigations utilizing appropriate research techniques to evaluate transaction activity which includes the use of bank systems and internal and external vendor solutions, escalate unusual or suspicious activity to AML management for review, interact with branch personnel to obtain account information which includes account opening documentation that details a customer profile, compile and document due diligence efforts which includes, but is not limited to, account activity, copies of statements, checks, photographs, Internet search results and news media. The system would store and share Suspicious Activity Reports (SAR) in compliance with established regulatory guidelines and time frames, ensuring compliance with the Bank Secrecy Act (BSA) and the USA Patriot Act.

**Responsibilities:**

* Documented business rules, understood the business need, added new Customer experience features (Update Content for Enrollment, Add Payees) and provided Screen Layout Specifications for the SRS document
* Executed two week iteration and worked with the cross-functional mobile application team to ensure that all the requirements were compliant with overall project goal and scope for mobile and web based products.
* Worked on various credit card applications to ensure PCI compliance and perform other ISA functions (Information Security Administration)
* Assisted the project team to enhance the Personal Loans, Credit Card, Internet Services, Mortgage Services divisions and Mortgage payments functions
* Worked with the Remediation team to identify and analyze the ISA (Information Security Administration) functions to check for compliance and open CAP (Corrective Action Plan), RA (Risk Acceptance) or RE (Risk Exception) for AML (Anti Money Laundering), Bond trading and Fraud prevention applications
* Participated in knowledge transfer meetings and discussions with consumer management and BSA/AML Officer

**Software Environment:**

MS Visio, MS Project, MS Access, Dreamweaver, MS SQL Server, Agile, Waterfall

**Credit Union of New Jersey - Ewing, NJ**  **July 2009 to Jan 2011**

**Jr. Business Analyst**

The goal of the project was to **re-engineer** the existing retail online banking application which shall allow the customer to efficiently manage accounts online include bill payment, statement delivery and account alerts. The project followed Agile.

**Responsibilities:**

• Participated in interaction with clients to assess needs, identify key challenges, and define project scope and deliverables

• Gathered business requirements from users and documented the requirements

• Participated in Business Requirements, Functional and Technical meetings with Business groups

• Involved in identifying Use Cases, Actors and writing Use Case Narratives

• Created Use Case Diagrams and Activity Diagrams using MS Visio

• Attended meetings with QA team members for SME in order to deliver quality documents

**Software Environment:**

HTML, MS Project, MS Office, UML, MS Visio, MS SQL Server, Win Runner, Load Runner, Agile