**BHARADWAJ **

**Sr. Business Systems Analyst/Scrum Master**

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**CAREER OBJECTIVE:** Highly motivated Senior Business Analyst and a certified Scrum master with over 8+ years of diversified professional experience working in Finance and E-Commerce domains seeking an opportunity to utilize my extensive knowledge and experience. Strong analytical mind towards solving business challenges, organized, self motivated professional with a relentless desire to grow and succeed within the industry.

**PROFESSIONAL SUMMARY**

* Strong knowledge of all the phases of **Software Development Life Cycle (SDLC)** and methodologies such as **Agile -Scrum, Waterfall, Waterfall-Scrum Hybrid** and **Rational Unified Process (RUP).**
* Comprehensive knowledge on financial instruments such as **Security Lending, Collateral Management, OTC, Fixed Income securities, Credit Risk Management** and **Mortgage Lending**.
* Conversant on **Dodd-Frank Act, Volcker Rule, Sarbanes-Oxley Act (SOX) and Basel II/III** and well acquainted with **FIX** protocol and **SWIFT** messaging network.
* Worked in an organizational environment which was under compliance by **SEC, FDIC, SIPC and FINRA.**
* Expertise in **Business Requirement gathering, Business Process Modeling** and **Business Analysis** and understanding **Business Process Flow**.
* Excellent understanding of **Business process redesign/design**. Ability to evaluate organizational strategic goals and mission to break down the business processes to sub processes and tasks.
* Proficient in conducting **GAP** analysisof **AS-IS** and **TO-BE** systems**, SWOT** analysis**, PESTEL** analysis**, Impact** analysis, **Feasibility** analysis, **Cost-benefit** analysis as well as **Cause & Effect** analysis.
* Adept in creating various project artifacts like **Business Requirements Document (BRD/HLD), Functional Specifications Document (FSD/FRD)** and **Systems/Technical Requirements Specifications (SRS)** and **Use Case Document.**
* Experience in facilitating **Joint Application Development** **(JAD)** sessions involving stakeholders, Subject Matter Experts(SME), project managers, business sponsors and business users for requirements documentation.
* Conducting **interviews, survey/questionnaires, brainstorming sessions, document analysis** as a part of **requirement elicitation.**
* Well acquainted in gathering **SMART** (**Specific, Measurable, Attainable, Realistic, Timely**) requirements and transforming them into functional specifications focusing on workflow/user interface analysis and design.
* Proficient in **UML** by creating **Use-Case** diagrams, **Sequence** diagrams, **Activity** diagrams and **Sequence** diagrams using **MS Visio, Rational Rose** as well as creating **mock-up screens** and **prototype** with **HTML** components using tools like **Balsamiq** and **MS Visio.**
* Experience in designing the **Star and Snow Flake schemas**, **Fact and Dimension tables, Physical and Logical data modelling** using **Erwin**.
* Understanding of various database concepts like **Data warehousing, OLTP, OLAP, data structures, data Marts, data entity relationships** anduser administration.
* Good knowledge of database relationships and concepts; worked on **RDBMS** like **MySQL** and **MS SQL** server.
* Excellent skills in analysis, design, development and implementation of **ETL** tools like **Informatica Power Center**, **SSIS** and **reporting** tools like **Tableau**, **IBM Cognos** and **SSRS.**
* Comprehensive understanding of **Web-Services** like **WSDL**, **SOAP** using **XML** and **REST** using internet protocol suite like **HTTP** under **Three-Tier Architecture** and **Service Oriented Architecture (SOA).**
* Skilled with **Data Analysis** concepts of **Data Modeling**, **Data Dictionary**, **Data Mapping** and **Normalization**. Also worked on extracting data through writing **complex SQL queries.**
* Highly skilled as a **Scrum Maste**r in conducting and facilitating the Scrum process. Well versed with the **agile**- **scrum** process like facilitation of **scrum ceremonies** and managing **Requirements Churn**.
* Experienced in project management tools such as **Microsoft Project, HP Application Lifecycle Management (HP ALM), JIRA, Rally** and **VersionOne**.
* Knowledge and experience with widely successful agile techniques and KPI’s**: User Stories, Velocity, Story Points, Product/Sprint Backlog, Burndown/Burnup Charts, Test Driven Development, Pair Programming**.
* Proficient in writing business rules for **Client-Side** Validation and **Server-Side** Validation.
* Experienced as a Scrum Master in conducting **Planning Poker**, **MoSCoW**, **KANO** analysis techniques in the Scrum process.
* Profound expertise in tracing the requirements through development process in adherence to **Requirements Traceability Matrix (RTM).**
* Proficient in **Black Box Testing**, **Smoke Testing**, **Integration Testing**, **Regression Testing** and **User Acceptance Testing** (**UAT**) and determined the **test performance** results of the system.
* Experience in **reviewing documentation** of developed solutions and authoring of **basic instructions guides**, and help files to assist in **end user training** and **support.**
* Excellent business, analytical, communication, leadership, presentation, management, technical, writing skills, problem solving, interpersonal and negotiation skills with developers, architects and SME, business users as well as senior executives.

**SKILL SUMMARY**

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| Operating System | Windows XP/7/8/2000, Mac O.S., Unix |
| SDLC Methodologies | Waterfall, Agile-Scrum, Waterfall-Scrum Hybrid, Rational Unified Process (RUP) |
| Modelling Techniques | Rational Rose, MS Visio, Balsamiq, Mock-Up Screens |
| Business Skills | JAD Sessions, SWOT, PESTEL, Impact Analysis, Conflict Resolution, Project Budgeting, GAP analysis, Change Management, Project planning. |
| Requirement Management Tools | MS Office, JIRA, Confluence, HP ALM v11.5, Rational ClearQuest, Rally, IBM Rational Rose |
| Project Management Tools | MS Project, MS SharePoint 2007/2010/2013, JIRA, BPMN, Rally, Smartsheet, Asana |
| Testing Tools | HP QC v11.0, HP ALM v11.5, Load Runner, Bugzilla |
| Financial Tools | Bloomberg, Morningstar, Reuters, MS Office |
| ETL Tools | Informatica PowerCenter9.x, Data Stage SQL Server Data Tools (SSDT-BI) |
| Reporting Tools | Tableau, SSRS, Cognos 10, Spotfire 6.5, MS Office Suite, Hyperion |
| Languages | HTML, CSS, Java, SQL, AJAX, ASP.NET, Visual Basic 6.0, Salesforce |
| Database | Oracle 9i/10g, MySQL, MS Access, SQL Server 2005/2008/2012 |

**ACADEMICS**

* **Education:** Bachelor of Technology, Computer Science and Engineering.

**CERTIFICATION**

* + Scrum Master Accredited Certification
  + Scrum Fundamental Certified (SFC)

**PROFESSIONAL EXPERIENCE**

**JPMorgan and Chase, Columbus, OH July 2014 – Present**

**Sr. Business Systems Analyst/ Scrum Master**

**Security Lending**

**Project Description** The scope of the project was intended at enhancing the existing security lending system by categorizing and mapping the existing performance of the securities in the portfolio to the potential lending benefits of the securities by estimating the risk and the return metrics. The module is responsible for balancing the risk and it aims to support the Risk Management division and the Investment management division in decision making to amplify the ROI and the profitability.

**Roles & Responsibilities**

* Worked with the **Product Owner, SME’s** and project stake holders to better understand the project scope and business value.
* Studied and analyzed the existing processes and documents for the Security Lending System and business process flow to develop good understanding and knowledge about the process.
* Familiar with **Dodd-Frank Act, Mark- to Market** and **collateral management** processes within security lending process.
* Conducted **GAP analysis** to understand the shortcomings of the existing system and evaluated the benefits of the new system. Assisted in the **AS-IS and TO-BE** business workflow.
* Facilitated **Joint Application Sessions (JAD)** sessions, **interviews** and **surveys** with business users, **SME**’s and the technical team to gather requirements.
* Prepared the **Business Requirements Document (BRD**), **Functional requirements Document (FRD)** and the **System Requirement Specification (SRS**) for the enhancement of the project.
* Created the workflow for the **Security Lending System** and for its interaction with the Investment management and Risk Management division of the organization.
* Involved in the **Business Process Modelling (BPM)** and designed **UML diagrams** including **Use case diagrams, Activity diagrams, Sequence diagrams, ER diagrams** using **MS Visio**.
* Crafted **wireframes, prototypes and mock up screens** for better understanding of the system using **Mock up Screens**.
* Established advance knowledge in **security trading, OTC, fixed income securities, repo market, market to market, collateral reinvestment, secondary markets and margin trading**.
* Collecting signoffs and approvals from business users and keeping them in **MS SharePoint** and further used for **version control** and accessibility purpose.
* Extensively assisted in designing the database schema as well as scripted complex **SQL** queries using **DDL and DML** commands for database operations.
* Validated the **ETL mappings** from **Source to Target** using **Informatica Power Center**.
* Coached, trained and mentored the team members on **Scrum** and general agile practices to help teams perform better and be more self- managing.
* Assisted Product Owner and Development Team in prioritizing the **PBIs** in the **Product Backlog**, **creating the user stories** and managing the ceremonies.
* Tracked team **velocity** and **Sprint progress** using **Sprint Burndown chart and Product Burndown chart**.
* Facilitated the scrum ceremonies like **Sprint Planning, Sprint review, Sprint Retrospective** and discussed the acceptance criteria for the **PSPI (Potentially Shippable Product Increment).**
* Highly skilled in operating **MoSCoW and Planning Poker** for the prioritization and estimation techniques in the scrum process.
* Organized the **Backlog grooming meeting** and helped the Product owner and the development team to reprioritize the **PBI**’s in the product backlog.
* Designed and reviewed **test scenarios**, **master test plans and test cases** to perform **black box, integration, regression** testing and **User Acceptance testing (UAT).**
* Worked on **SOA (Service Oriented Architecture), SOAP, XML** and **web services**.
* Assisted the **QA team** in verifying the test performance reports to improve the reliability and enactment of the system.
* Worked on **defect tracking** using **HP QC** for reviewing the test cases and test case pass percentage.
* Generated reports using **Tableau** and created dashboards for the **Risk Management Team and the Investment Management Team** to work on.
* Collaborated with different divisions of the firm along with the **Central Counterparty Clearing (CCC)**, **Collateral management division** to **mitigate the risk** and maximize the **ROI**.
* Extracted the information from **Bloomberg and Reuters** to be used for **Marked to market** process and retrieved the data in to the web based dashboard using web services and **SQL queries**.
* Used **Tableau** to generate reports from the historical information to identify the purchase trends and price movement trends.
* Collaborated with the **Collateral Reinvestment strategy engine** and the **Mark to Market Engine** to develop a means for determining the additional profitability of the organization and mitigate the risk.
* Documented the **Requirements Traceability Matrix (RTM)** for tracing the test cases back to the requirements.

**Environment:** Waterfall-Scrum Hybrid methodology, MS Office (MS Word, MS Excel, MS PowerPoint), MS Visio, HTML/CSS, Java, JavaScript, Web Services, HP QC, Tableau, JIRA, Informatica Power Center, MySQL, XML, Mock Up Screens, MS SharePoint 2013.

**Franklin Templeton, NYC Oct 2013 – May 2014**

**Sr. Business Systems Analyst/ Scrum Master**

**Portfolio Management System**

**Project Description** The project scope was to redesign a rich platform for the investment plan stakeholders to display, in an easily accessible way, the required information regarding the plan. It provided a program to assess metrics like plan assets, loans, savings rate and relevant ratios to determine the performance of their plan with respect industry averages and general market performance. The project aimed to provide the plan sponsors with interactive dashboards with analytical features to track the performance of the plan in line with proposed financial goals.

**Roles & Responsibilities**

* Analyzed the existing documents such as **scope document, data architecture document and existing technical specifications document** to develop a deep understanding and knowledge about the project.
* Used Agile-**Scrum** methodology for the project execution and development within the organization.
* Conducted need assessment activities using collection methods including **JAD sessions**, **interviews, observations and surveys** toprepare artifacts such as **Business Requirements Document(BRD), Functional Requirements Document(FRD) and System Requirements Specification (SRS).**
* Conducted **GAP** analysis to determine the **AS-IS** and **TO-BE** business process to define the current process and determine the future process and perform mapping according to the requirements.
* Developed knowledge on several retirement plans such as **Defined Contribution Plan (DCP)** such as **401k, 403b, 457** and several Franklin Templeton plans to better understand the requirements.
* Worked on creating the **prototype** and **mock up screens** for visual representation of the system for development using **Balsamiq.**
* Elicited the requirements and wrote down the **user stories**; prioritized them in the **product backlog** as **Product Backlog Items (PBI)** with consent to the Product Owner.
* Identified enhancements and updates for existing requirements by doing a database analysis by creating the logic for running extensive **SQL queries** for all possible scenarios at plan level.
* Facilitated and **time-boxed** the **Daily Scrum** meetings and other **scrum ceremonies** among the team members.
* Conducted ceremonies like **Sprint Planning, Sprint Review, Sprint Retrospective** and **Backlog Refinement meetings** and well versed with managing them.
* Used **MS Visio** to create **Use case diagrams, Activity diagrams and Sequence Diagrams.**
* Coordinated in writing test cases and prepared **Requirement Traceability Matrix (RTM)** to map to requirements with the test cases.
* Assisted the **QA** team in writing **test cases, preparing test plans**.
* Managed **issue logs** through documentation and also maintaining a **parking lot list**.
* Performed **SQL query** operations such as **DML and DDL** commands and also supervised the source to target mappings using **Informatica Power Center**.
* Extensively involved in **web services, XML, SOAP.**
* Proficient in writing, linking and keeping a track of requirements using HP ALM and assisted testing team on testing platform using **HP ALM**.
* Used **VersionOne** for effective management of **Scrum process** in the organization.
* Created the dashboards using **SharePoint designer** for document sharing among the team members.
* Conducted meetings and discussions to protect team from **over-commitment**, **manage backlog**, and **prioritize** resolution of **defects/bugs**.
* Conducted **Black Box testing, regression testing and User Acceptance Testing (UAT)** alongside the QA testing team to deliver the business value to the users.

**Environment**: Waterfall-Scrum Hybrid, VersionOne, HP QC, MS Office (MS Word, MS Excel, MS PowerPoint), UML, MS Visio, HTML/CSS, XML, MS SharePoint, MySQL, Java, Java Script, MS Project, Balsamiq.

**Flagstar Bank, Troy, MI Jan 2013– Sep 2013**

**Business Systems Analyst**

**Credit Risk Management**

**Project Description:** The scope of the project was to establish an effective credit risk management system in compliance to the regulations to delineate the banks overall risk tolerance level in relation to credit risk. The system was required to stay under compliance with the three pillars of Basel. The enhancement of the system included an integrated platform to ensure that the banks credit exposure is at prudent levels in terms of individual credit lending.

**Roles & Responsibilities**

* Networked with the **SME**s to understand and gather requirements to maintain the banks overall **credit exposure** at prudent level and maintain consistency with the available capital.
* Well versed with theories like **Probability of Default (PD), Loss Given Default(LGD), Exposure at Default (EAD), Liquidity Risk and Operational Risk**.
* Coordinated and organized **Joint Application Development (JAD**) sessions to gather business requirements and documented the **Business Requirements Document (BRD), Functional Requirement Document (FRD**) and **System Requirement Specification (SRS)** artifacts.
* Conducted **GAP analysis** to understand the **AS-IS and TO-BE** process of the system and acted as a liaison between the technical and the business stakeholders of the team.
* Assisted the Project Manager in determining the goals and the **Work Breakdown Structure (WBS**) of the project.
* Comprehensively elaborated the user requirements through **mock up screens, UML diagrams** such as **Use case diagrams, Activity diagram and Sequence diagram**.
* Used **Informatica** as the **ETL tool** for integration of data and supervised mapping of the data from **source to staging and from staging to target**.
* Designed **Business Process Flow** diagram and **ER** Entity-Relationship diagram using **MS Visio.**
* Implemented the system in compliance to regulations such as **BASEL and Dodd-Frank act**.
* Restructured the **Internal Risk Rating** system of the bank to check on individual credit exposure on the basis of underlying credit quality.
* Considerate knowledge about **Obligor risk rating, cash flows, haircuts, stress testing** and knowledge about **LCR.**
* Designed and implemented basic **SQL queries** for **QA testing** and reporting/data validation.
* Studied the existing data, structure and relationship and developed techniques and a systematic approach for **mitigating the risk** of the bank.
* Effectively interacted with different teams during **requirements churn** and performed **root-cause** analysis and **impact analysis** to resolve issues and escalations.
* Created **test plan, test cases,** and test data for **UAT testing** and used **HP ALM** for test management.
* Documented the **user manuals** and conducted **training sessions** at the end of new functionality of the system.

**Environment:** Scrum, JIRA, MS Visio, MS Project, HP ALM, Mock Up screens, Web services, ETL Informatica Power Center, GAP Analysis, SharePoint, .NET, ASP.NET, SQL Server, AJAX, MS Office.

**State of Wisconsin Nov 2011 – Dec 2012**

**Department of Health,**

**Business Systems Analyst**

**Project Description:** The Department of Health was aiming to successfully enhance their Service Allocation System and Budget Management System by effectively tracking their budget allocation requests. The project aimed at integrating the contract management system and the purchasing management systems to create a platform to help the enterprise financial team to make budget allocations. The project’s application consists of a budget tracking system on a service level which consists of elements such as approved budget, liquidated, unliquidated, projections, etc. to facilitate in budgeting and decision making process.

**Roles & Responsibilities**

* Elicited requirements by conducting **JAD sessions** with key stakeholders, management team and application development team.
* Conducted **GAP analysis** in the identification of business rules, business system process flows, creating **AS IS/TO BE** mapping for all new enhancements.
* Created requirements artifacts like the **Business Requirements Document(BRD) and Functional Requirements Document(FRD)**
* Created the **System Requirements Specification (SRS)** which described data, functional, non-functional and behavioral requirements of the system**.**
* Assisted the project manager in determining the **scope and Work Breakdown Structure(WBS)** to meet project milestones.
* Constantly monitoring the application by performing **SQL** queries with the database and managed the data across all four systems such as contracts, purchasing, service category allocation and reporting systems.
* Developed knowledge on the **Contract management system** and **Purchasing management system** within several health services to facilitate in budgeting.
* Performed data analysis using **SQL queries** and used **MS excel** to understand current data metrics and provided information to business users during **JAD sessions** as inputs.
* Facilitated several **service level applications** in defining and integrating the systems together.
* Worked with the QA team in designing **Test plan, Test Case and Requirements Traceability Matrix (RTM)** for **UAT**.
* Involved in designing data base schema and designing **Entity Relationship(ER)** diagrams to the proposed database by performing data analysis.
* Created **UML diagrams like Use case diagrams, Activity diagrams** to depict the data flow and the process flow of the system.
* Created **data flow diagrams, data mappings** from source stage and stage to target indicating all source tables, **transformations** and **business rules** to be applied.
* Used **Informatica Power Center** as a **ETL tool for confirming the mapping** generating regular reports and adhoc reports.
* Responsible for generating reports through **Tableau** and facilitated in the decision making process of the senior management including dashboards and summary reports.
* Used MS project to manage schedules, deadlines, resources and project tasks.
* Created and managed **Change Control Requests** (CCR’s) and documented them efficiently.
* Extensively involved in **Black Box** testing, **Systems and Integration** testing (SIT) and **User Acceptance Testing** (UAT).
* Involved in implementing deployment like authoring the user training schedules and conducted user training.

**Environment:** Waterfall, MS Visio, MS Word, MS Excel, GAP Analysis, UML, Informatica Power Center, HTML/CSS, RequisitePro, MySQL, Tableau, Black Box testing, UAT.

**Axis Bank, Chennai, India May 2009 – Sep 2011**

**Business Analyst**

**Automated Mortgage processing system**

**Project description:** The prime ambition of project was to automate the Mortgage Loan Processing System beginning with the customer initiation till the title transfer. The system was designed to perform all business functions of loan approval and its transition from one department to the another department in a systematic approach until approval. The aim of the project was to develop an integrated system to enhance real-time tracking monitoring of the process.

**Roles & Responsibilities**

* Extensively responsible for gathering the Business requirements, created **Functional Requirements Document (FRD), System Specification Document (SRS).**
* Assisted in performing **Cost/Benefit** analysis and defining the goals of the processing system.
* Extensively performed the **GAP** analysis and determined the **AS-IS and TO-BE** conditions.
* Contributed to the project plan, **Work Breakdown Structure** and maintained logs.
* Facilitated and managed meeting sessions with committee of **SME**s from various business areas including **Mortgage Servicing**, **Loan Monitoring and Asset Management**.
* Determined user/business/functional requirements. **Created UML diagrams** including **Use Case diagrams, Activity Diagrams** using **MS Visio and Rational Rose**.
* **Conducted JAD sessions** to allow different stakeholders to communicate with each other, resolve problems at early stage.
* Knowledgeable about the three phases of **Assessments, Completions and Servicing** stages of the mortgage processing system.
* Established a business analysis methodology around the **RUP (Rational Unified Process)**. Helped develop use cases, project plans and manage scope.
* Well versed with writing complex **SQL queries** in retrieving information.
* Designed **mock up screens** and assisted the developers in building the User Interface of the system.
* Interacted extensively with the three core departments of **Assessments, Completions and Servicing teams** and ensured smooth transitioning from one department to another of the mortgage processing system.
* Made recommendations to improve the performance of the application with the aid of **Small Change Requests.**
* Proficient is writing, linking and tracking requirements using HP ALM and assisted the QA team by using **HP ALM.**
* Documented the **Requirements Traceability Matrix (RTM)** and assisted in writing the test cases.
* Worked with QA team to **design test plan and test cases for User Acceptance Testing (UAT)**.

**Environment**:RUP Methodology, HP QC, MySQL, MS Visio, Mock Up Screens, MS Office Suite, MS Project, MS SharePoint, ASP .NET, JavaScript, Rational Rose.

**Flipkart, Bangalore, India Aug 2007– March 2009**

**Jr. Business Analyst**

**E-Commerce**

**Project Description** Flipkart is one among India’s leading e-commerce websites to buy a wide range of products including Electronics, Books, Clothes, Accessories, Home furnishing and much more. The company focuses on goods such as electronics, books, music and movies. The project was aimed at building an e-commerce website for selling their products.

**Roles & Responsibilities**

* Elicited requirements by involving in meetings, **JAD sessions** and interviews.
* Responsible for requirements gathering and created the **Business Requirements Document (BRD)** artifact after gathering the inputs from key business stake holders.
* Carried out **Strength Weakness Opportunities and Threat (SWOT)** analysis to do an internal analysis of the company and the market.
* Responsible for creating the **SRS and FRD** artifacts after collecting the requirements from stake holders.
* Worked on **AS-IS** analysis and then followed up with the **TO-BE** analysis to measure the changes required as per agreed requirements.
* Created **mock up screens** for better visualization using **MS Visio**.
* Developed **story boards** and design along with the detailed documentation.
* Designed and developed **Use cases, Activity diagrams and Sequence diagrams**
* Worked with the UI team in designing and finalizing the user interface.
* Created a **Work Break Down (WBS)** using **MS Project**.
* Functioned as a primary liaison between technical and non-technical stakeholders of the team in continuous development and support activities of the project lifecycle.
* Write **test cases, test plans** and planned for the **User Acceptance Testing (UAT).**
* Performed **functional and regression testing**.
* Assisted in conducting **demo sessions** to the end users.
* Written **user manuals** to explain the functionality of the website and documented.

**Environment**:Waterfall, MS Office Suite, MS Visio, JAD, MS Project, UML, HTML/CSS, JavaScript, SQL Server, GAP Analysis, UAT.