**Bijayesh Bajracharya**

[**bijayesh.bajracharya@gmail.com**](mailto:bijayesh.bajracharya@gmail.com)

**507-401-5242**

**SUMMARY**

* Diversified work experience as a Business Analyst in the corporate world mainly in the IT sector of Finance domain.
* Hands on experience in working on projects involving various Software Development Life Cycle (SDLC) methodologies such as Agile (SCRUM) and Waterfall.
* Expertise in problem solving and Tracking Bug Reports using bug tracking Tools like JIRA and Rational ClearQuest.
* Proficient in Analysis, Design, Development, Testing and Implementation of applications on IBM Mainframes.
* Experience in documenting and translating business requirements into functional requirement specifications.
* Document and drive business process changes required for the new functionality to be successful.
* Excellent analytical skills - depth knowledge of most regulatory laws and guidelines as regards financial crimes
* Experience working on Loan Origination System (LOS).
* Created various UAT test plans and test cases.
* Closely worked with Capital Markets and Loan Management Directors, Credit Officers and Underwriters; identified key stakeholder relationships and ownership gaps including separation of duties per Sarbanes Oxley (SOX) Act.
* Involved in entry and exit criteria for UAT testing.
* Creating and executing test Plans, Test cases, Test cycles with in JIRA.
* Created SQL queries to extract data from various databases for data analysis and generating reports as per the format specified by the SMEs.
* Data Warehousing Concepts, Use Case Modeling and UML Concepts (including activity, state, sequence diagrams).
* Extensive knowledge in Corporate Finance, Investment Banking, Insurance, Merger & Acquisition.
* Maintained and effectively utilized knowledge of US Regulatory compliance requirements
* The digital channel enhancement caters to the consumer and corporate banking customers. The customer accounts for DDA, Mortgage and Cards are enhanced with priority for the enhanced user experience across multiple consumer devices.
* Gathered business requirements through JAD sessions and one-on-one interviews with the Business Stakeholders and tracked the requirements.
* Performed Gap Analysis from AS-IS to TO-BE state and involved in Technical Feasibility study with the technical leads and other SME's.
* Generated weekly and daily reports using Tableau and exporting to Excel and Access reports.
* Ability to drive projects to completion and meet timelines.
* Document backend technical requirements and acceptance criteria for account creation, service provisioning, payment process modeling pre-authorizations, taxation and shipping
* Ability to communicate effectively with both technical and business teams.
* Created requirement and design documents in functional and technical level.

**TECHNICAL COMPETENCIES**

|  |  |
| --- | --- |
| Web Languages: | SQL, HTML, PHP, C# |
| Software/Database: | MS Access, SQL Server, DB2, Oracle 10i |
| Web technologies: | XML, Macromedia Dreamweaver, MS-Front Page |
| MS Office Suite: | MS Word, MS Excel, MS PowerPoint, MS Access |
| Modeling tools: | MS-Visio, Rational Rose |
| Project Management Tool: | MS-Project |
| Browsers: | Internet Explorer, Firefox, Google Chrome |
| Bug Tracking Tools: | JIRA, Rational ClearQuest, Bugzilla |
| Requirement Tools: | Rational Requisite Pro, DOORS, Quality Center |

**PROFESSIONAL EXPERIENCES**

**US Bank, Minneapolis, MN**

**May 2016- Present**

**Business Analyst**

US Bank (formerly Downey Savings and Loan Association) is a deposit and lending financial services provider with a regional network that focuses its activities on its key markets throughout the country. Downey Savings was a leading residential and commercial lending provider serving individual borrower and commercial loans. Major focus was in enhancement and maintenance projects related to the front end loan processing system FNIS Empower (FIS-Fidelity Information Services), Consumer lending system (APPRO) and the Lending/Savings mainframe system (MISER).

**Responsibilities:**

* Designed the business requirement collection approach based on the project scope and SDLC Methodology
* Key liaison between business unit and development groups in a Service Oriented Architecture (SOA) environment.
* Prepared Business Process Models that includes modeling of all the activities of the business from the conceptual to procedural level.
* Utilized Rational Requisite Pro as a user to analyze the business requirements and created test plans, test cases and test strategy using Rational Test Manager for loan sphere empower system.
* Facilitated requirements gathering sessions Translated and gathered Business Requirements from disparate sources into Functional Specifications which involved interface with management, users, and information technology professionals to create high-level conceptual solutions to business problems.
* Designed and documented operational and technical process flows for statistical and data analysis to identify current state of business process, evaluated business process implications of existing business requirements to identify application development solutions, new or modified programs, reuse of existing code through the use of program development software alternatives, or integration of purchased solutions or a combination of the available alternatives.
* Interviewing business users to gather requirements and analyze the feasibility of their needs by coordinating with the project manager and technical lead.
* Identifying, researching, investigating, analyzing, defining opportunities for business process improvement, documenting business processes and initiating efforts to make improvements.
* Contributing to the definition of scope, performing extensive requirement analysis and defining functional specifications.
* Conducting and participating in JAD sessions with stakeholders and system users to collect the software requirement specifications (SRS)
* Analyzing and translating business requirements into system specifications, communicating with the business on a broader scale as well as with an in-depth view.
* Functional requirements gathering, report tracking, systems change maintenance, security level tracking for an automotive lending software package (APPRO) for the Consumer Lending group.
* Prepare monthly, quarterly and annual reports using Excel spreadsheet for delivery to the Automotive Lending group
* Assisting the PM in setting realistic project expectations and evaluating the impact of changes on the organization, planning accordingly and conducting project related presentations.
* Assisting in designing test plans, test scenarios and test cases for integration, regression and user acceptance testing (UAT) to improve overall quality of the Application.

**Environment:** JIRA, Agile- SCRUM, SharePoint, Requisite Pro, Agile, MS Visio, MS Project Professional.

**United Bankshares, Charleston, WV**

**Oct 2014 – Apr 2016**

**Business Systems Analyst**

United Bankshares is a United States bank holding company and provides credit card services, commercial banking operations, trust services, mortgage banking services, investment banking services, and investment advisory services. The project was focused on improving and enhancing the Credit Card and Loan Application Processing System for retail and business customers. The scope of the project was to enhance the already existing LOS application and I was working as a Business Systems Analyst.

**Responsibilities:**

* Conducted user interviews, gathered requirements, analyzed and documented business requirements based on the analysis of loans and integration of credit processing workflow model.
* Performed As-Is and Gap analysis to develop detailed current business process flow diagrams and use those as the base to develop efficient To-Be business processes.
* Performed data profiling, data quality rules development and assessment using data quality and metadata tools.
* Created daily maintenance, set up of users, running of reports, report creation and training within the Jira.
* Drafted project request documents to TSYS and other vendors.
* Understood the business logic, User Requirements and test-objectives to develop test plans, test cases based on the requirements involving risk management, risk analysis, credit derivatives, value at risk, risk & return optimization, mortgage rules and procedures, workflow and documentation.
* Created and executed SQL queries using Rapid SQL and scripts to validate data movement and generate expected results for UAT.
* Developed Use-Cases and Requirements documents to document business needs.
* Worked on creating Source to Target transformations and data mapping documents for ETL transformations to the Central Data Warehouse.
* Captured detailed requirements to convert data contained with acquired databases as part of a merger/acquisition effort
* Streamlined the customer database by implementing FDR mainframe and TSYS processes.
* Gathered requirements through interactions and meetings and periodic walkthroughs with loan analysts, credit analysts and other potential users of the application.
* Conducted Use-Case reviews and identified gaps, leading to improvements/enhancements in the same.
* Coordinated and tracked all requirements and test cases using JIRA.
* Documented Functional Requirements and communication then across various project teams.
* Conducted brainstorming and JAD sessions with the clients and other business groups to propose future business processes and documenting project shareholder's requirements.
* Responsible for executing various UAT test cases.
* Responsible for supporting Users to understand the ALM Test Management Process during User Acceptance Testing (UAT)
* Performed Data Analysis and Data validation by writing SQL queries using TOAD
* Created Business Components in HP ALM for the reusable scenarios in reports testing.
* Responsible for Business Process Management (BPM) for development of various projects.
* Created and maintained the Requirement Traceability Matrix (RTM) between the requirements and other products such as design documents and test plans.
* Performed requirement walk through with the QA and off-shore development teams to transfer the knowledge of the business requirements.

**Environment:** Jira, Windows, SQL, TOAD, Excel, JAD, HP ALM, UML, RTM, BPM, ETL, Oracle, Data Warehouse, Microsoft Office Suite, UNIX, and MS Access.

**Raymond James. Tampa, FL**

**Feb 2013– Sept 2014**

**Business Analyst**

Raymond James is a diversified financial services holding company with subsidiaries engaged primarily in investment and financial planning, in addition to investment banking and asset management.  The project involved developing a Web-based account management system, Advisor’s Resource. The system enabled Raymond James’ advisors to access client information and Raymond James’ system via the web. The Advisor’s Resource application was an all-encompassing application that handled all financial advisor needs – from research, transactions, planning scenarios and outcomes, etc. The system had ability to place equity, mutual fund, annuity or options orders for a single account or a block trade for an unlimited number of clients.

**Environment:** Windows XP, UML, Rational Rose, Mercury Suite, MS Office Suite, IBM Web Sphere, Oracle, PL/SQL.

**Responsibilities:**

* Prepared Business Process Models that includes modeling of all the activities of the business from the conceptual to procedural level.
* Worked with multiple asset classes such as Stocks, Exchange Traded Funds (ETF), Fixed Income Securities, Credit Derivatives and Mortgage Back Securities
* Analyzed and documented existing process flows to capture essential elements of securities trading.
* Designed Activity Diagrams to chart out the various workflows that occur during customer transactions, and presented them to the SME.
* Designed trade flow diagrams for cash and securities movement between investor, bank, stock exchange and depository participant.
* Received and analyzed Brokerage statements from prime brokers & step up brokers and determined the correct amount of fees, taxes and commissions based upon the market and quantity of shares.
* Gathered high level business requirements from the various product groups through one-on-one user interviews and JAD sessions.
* Conducted Gap Analysis to ensure all requirements of the current process are met by the proposed system. Prepared As-Is and To-be models.
* Authored the Business and Functional Requirements Document, and maintained traceability from challenges to high level and functional requirements.
* Assisted the Project Manager in conducting weekly status meetings and developing the Work Breakdown Schedule.
* Modeled the business and application using RUP methodology and UML.
* Conducted workflow analysis by crafting Activity diagrams, Use Case diagrams and logical Class diagram according to UML methodology thus defining the Data Process Models.
* Managed requirement changes by monitoring Version Control.
* Analyzed the reporting process and suggested modifications to enhance current process.
* Performed User Acceptance Testing (UAT) to ensure standard and proper functionality implementation.

**Environment:** Visio, SharePoint, Rational ClearQuest, MS Project, MS SQL, Toad, UNIX, Windows OS, Oracle, Rational Rose, MS Access, Oracle 10g, MS Office Suite, UML, Activity Diagrams, Sequence Diagrams.

**Citibank, New York City**

**May 2011– Jan 2013**

**Business Analyst**

The project involved developing a risk analysis and modeling system for the collateral pools that are to be securitized. It was intended to help the business users to structure the securities based on collateral pool characteristics. Credit Risk and Prepayment Risk could be assessed and the system could also determine loss provisions based on the expected range of loss estimated by foreclosure frequencies and loss severity of the mortgages. The rating criteria used by the various Credit Rating Agencies such as Fitch, Moody's and Standard and Poor's could be applied to calculate the level of Credit Enhancement required for the various trenches of securities.

**Responsibilities**

* Conducted GAP analysis to document the difference between AS-IS and To-Be state of the capabilities affected by the project.
* Updated existing Business Requirement Document (BRD), Functional Requirement Document, User Requirement Specification document and Use Case documents.
* Worked closely with Data Architect to review all the conceptual, logical and physical database design models with respect to functions, definition, and maintenance review.
* Teamed together with client resources to design the to-be processes, applying standards and facilitating the industry best practices.
* While creating the Data mart, involved in analyzing and designing data mart requirements.
* Created and managed new Active Directory users to create new user accounts within SharePoint Server 2007 and SharePoint Server 2010.
* Involved in several JAD sessions to solve the different issues occurred during the project development and managed meeting minutes.
* Created and enhanced logical view of dimensional data model for data marts.
* Created and managed project templates, Use Case project templates, requirement types and traceability relationships in Requisite Pro.
* Audited historical data to ensure data integrity and Developed procedures and maintained instruction manuals and document library.
* Created and maintained data dictionary to describe data flow, process and structures and other attributes of database.
* Initiated capture of analytical data into loadable files for database to establish data standard and improve data quality and reporting.
* Experience creating and measuring performance against select metrics.
* Data validations and recommended data warehousing consolidations to eliminate redundancy.
* Executed SQL queries in TOAD, SQL stored procedures, triggers on back end as a part of data analysis and data validation.
* Used Rational Clear Quest as a change management tool to maintain and track stakeholders requested enhancements and changes.
* Involved in reviewing test plans and test cases and ensuring test cases reflect user needs. Also responsible for conducting user training and user acceptance testing to ensure and verify system is designed according to user needs.

**Environment:** RUP, DOORS, Visio, SharePoint, Rational ClearQuest, MS Project, MS SQL, Toad, UNIX, Windows OS, Oracle, Rational Rose, MS Access, Oracle 10g, MS Office Suite, BRD, ERD, SRS, FRS, FRD, DFD, UML, Activity Diagrams, Sequence Diagrams.

**EDUCATION**

MBA