**Bipin**

**PROFESSIONAL SUMMARY:**

* 6+ years of extensive experience as a Business Analyst in business and functional requirements gathering, analyzing requirements, data analysis, data mapping, business process re-engineering, object-oriented designing, unified modeling language (UML), SDLC methodology (RUP, Agile, SCRUM, XP) and project management in finance and investment banking domain, very good team player with excellent communication and presentation skills.
* Experienced in conducting joint application development (JAD) and Rapid application development (RAD) sessions.
* Experience in Financial Accounting Concepts like Journal Entries, General Ledger, Balance Sheet etc.
* Experience in implementation project that included setting up chart of accounts and migration of data (A/P, A/R, balance sheet etc) from QuickBooks to MAS 500 software.
* Financial Accounting expertise in Configuring & Testing General Ledger Accounting GL, Accounts Payable AP, Accounts Receivable AR, Asset Accounting AA in Complex Business Environment.
* Experience in developing, Customizing Interfaces and Data Conversion programs using SQR, Application Engine and Component Interfaces for HR, Benefits, and Payroll modules.
* Well-versed in translating business requirements and user expectations into detailed functional specifications employing Unified Modeling Language (UML).
* Wide-ranging experience in Mortgage, Finance and Investment Banking industries.
* Expertise in Data Modeling, Data Analysis, GAP Analysis, Requirement Analysis, Business Modeling, Data Migration, Data profiling, and Dimensional Modeling.
* In-depth knowledge of the practices of private equity, financial tools and theories.
* Worked with the General Ledger to ensure that all transactional data conformed with GAAP standards
* Extensive use of Excel Macros and Excel Pivot tables for data manipulation.
* Generated portfolio analysis and P&L reports by performing risk analysis and risk management (Credit Risk, Market Risk, Reinvestment Risk, and Inflation Risk) based on the client investment objectives.
* Involved in the formulation and implementation of a structured credit policy and related processes to manage and monitor credit risk.
* Experienced in constructing valuation models to undertake Cost/Benefit analysis.
* Expert in Financial Planning, Forecasting, Budgeting and utilization of variance analysis to manage project to completion on time and within budget.
* Highly proficient in developing and managing MS access and SQL server database for data entry, storage and generation of reports to facilitate management decision making processes.
* Accomplished at UAT (user acceptance testing), Functionality Testing, Unit testing, System Testing, Integration Testing and Regression Testing.
* Ability to implore various negotiating strategies to gather resources for project implementation.
* Extensive experience with Data Warehousing, Extraction, Transformation and Loading (ETL) and Business Intelligence (BI) tools.
* Self-motivated, diligent, ability to adapt to new environments and situations quickly, good grasping ability, capable of forming and maintaining positive and productive working relationships.
* Excellent verbal and written communication skills combined with interpersonal and conflict resolution skills with strong analytical skills

**TECHNICAL SKILLS:**

**Project Methodologies:** Rational Unified Process (RUP), Waterfall, Agile

**Business Modeling Tools:** Rational Rose, MS Visio

**Requirement Management/Tools:** Rational Requisite Pro, Wire Frame, MS Visio, SharePoint

**Defect Tracking Tools:** Rational ClearQuest, Quality Center, Test Director

**ETL/Reporting Tools:** Cognos, Informatica, SSIS, DTS, Business Objects, BI

**Operating Systems:** Windows Vista, NT/XP/2000, UNIX

**RDBMS:** MS Access, MS Excel, Sybase, Teradata, Data warehouse, Oracle, SQL Server, DB2

**Languages:** Visual Basic, COBOL, Java, HTML, XML

**PROFESSIONAL EXPERIENCE:**

**Fifth Third Bank, Cincinnati, OH Aug 2015 - Present**

**Business/Financial Analyst**

Fifth Third Bank is a [U.S.](https://en.wikipedia.org/wiki/United_States) regional [banking](https://en.wikipedia.org/wiki/Bank) corporation, headquartered in [Cincinnati](https://en.wikipedia.org/wiki/Cincinnati), [Ohio](https://en.wikipedia.org/wiki/Ohio) at [Fifth Third Center](https://en.wikipedia.org/wiki/Fifth_Third_Center_(Cincinnati)), and is the principal subsidiary of holding company Fifth Third Bancorp. The company's main businesses include [branch banking](https://en.wikipedia.org/wiki/Branch_banking), [commercial banking](https://en.wikipedia.org/wiki/Commercial_bank), [consumer lending](https://en.wikipedia.org/wiki/Consumer_lending), [payment processing](https://en.wikipedia.org/wiki/Payment_processing), [investment advising](https://en.wikipedia.org/wiki/Investment_advisor), and [title insurance](https://en.wikipedia.org/wiki/Title_insurance). The main objective of this project was to ensure that the customer communications and fees are simple, transparent, accurate and easy to understand across the enterprise and resolve existing audit issues. The project required exposure to all lines of business including legal and compliance. I also worked in PeopleSoft HR for the Fifth Third HR Services division.

**Responsibilities:**

* Established ownership on all types of customer correspondence and fees
* Standardized and built a process for review and signoff of non-marketing owned customer facing communications, including roles and responsibilities
* Built a sustainable review process for Fees, including roles and responsibilities
* Standardized definition of materials needing legal and compliance sign-off
* Established processes for recurring reviews of new customer facing communications and recertification of existing communications
* Standardized processes for cataloging, storage, retrieval and distribution of all communications
* Worked with IT in generating customer communications and fees reports and used it to perform GAP Analysis against existing LOB inventory
* Configured & Tested General Ledger Accounting, Accounts Payable, Accounts Receivable, Asset Accounting in Complex Business Environment.
* Created the GL mapping sheet to ensure proper migration of accounts.
* Defined requirements to automate the daily imports from PeopleSoft into the dashboard.
* Worked with PeopleSoft administrators to define the different security groups needed for different roles.
* Gathered requirements to build an interface that loads employee demographic and PeopleSoft specific data directly from the HR system. Employee data appears in the Workforce Timekeeper application within minimum times.
* Responsible for being the administrator for the PeopleSoft HR and Benefits Administration configuration tables and their maintenance
* Understood PeopleSoft product development concepts including user group meeting facilitation, software development, project management, quality assurance and software version control.
* Addressed audit findings and customer facing materials and fees at an enterprise level to ensure consistency and accuracy.

**Environment:** Microsoft SharePoint, PeopleSoft HRMS, Microsoft Excel (Pivot tables, Lookup), various in house systems (Dialogue, ACE, UDS, XAA etc), Microsoft Office Suite (Outlook, Live Meeting etc), Concept Share

**Bank of America, New York, NY Sept 2014 – July 2015**

**Business Analyst**

Bank of America is one of the leading diversified financial services firm, which offers a range of financial products and services such as Wealth Management, Broking and Distribution, Portfolio Management Services, Institutional and Private Equity, Investment Banking Services and Principal Strategies. The scope of the project was to develop an application using HTML and Java, which enables potential customers to perform searches for the Stock Rates, Bond, Derivatives, and how the market is doing currently. Giving complete news and stories about the recent events related to Investment (such as Stock, Bond and Market). It provided a clear and complete picture of the client’s assets in position, full brokerage capabilities and research data and tax and insurance information.

**Responsibilities:**

* Involved in requirement gathering using Rational Requisite Pro that included interviews, brainstorms and meetings with stakeholders and SMEs.
* Extensively involved in all the waves to make sure that documented functional requirements are met.
* Maintained and kept track of stakeholder’s requests for enhancements and changes using Rational Clear Quest.
* Conducted JAD sessions to allow different stakeholders to communicate their perspectives with each other, resolve any issues and come to an agreement quickly.
* Identified and created all necessary Business Use Cases from requirements, created UML Diagrams including Use Cases Diagrams, Activity Diagrams and Sequence Diagrams using Microsoft Visio.
* Expertise in Performance Management, Asset Management, Credit Management, Client Reporting and implementing its benefits.
* Understood the business logic, User Requirements and test-objectives to develop test plans, test cases, and test case execution using Quality Center.
* Participated in Bug-Review meetings with software developers, QA engineers, managers and suggested enhancements to the existed application from business perspectives, provided solutions to existing bugs.
* Assisted in Conducting UAT (User Acceptance Testing) to make sure that all the user requirements are catered by the application.
* Involved in preparing a simple and detailed User manual for the application, for an intended novice user

**Environment:** Rational Unified Process, Software Development Life Cycle, Agile Methodology (XP), Java, J2EE technology, Windows 2000 Advanced Server, UNIX, MS Visio, RUP, SQL server 2000, Microsoft Office suite.

**Citibank, Dallas, TX Aug 2013 – Aug 2014**

**Business Analyst**

Worked on its Home Loan Management System This application is an online workflow system to book and monitor the loan portfolios. The business of this division is to process loan application from potential clients/customers, evaluate their eligibility, approve them, and maintain the loans till their closed. This includes client, debtor, invoice, pricing, and account information. Invoices are funded and payments are processed with accounts being managed accordingly. Reports are generated for internal and external use. The bank’s general ledger is synchronized with that of the system. The loan is repaid and removed from the system. The five primary stages in the life cycle of a loan are the request, processing, booking, maintenance, and closures.

**Responsibilities:**

* Worked as a business analyst, my job was to interview clients to understand their business and functional requirements, gathering their future needs and transforming them to functional specifications.
* Reviewed Business Requirement Documents and the Technical Specification.
* Used UML notations for Object Oriented Design and Documentation
* Coordinated with System Analyst and Project Manager to setup the pre-validation and Validation environment to execute the scripts.
* Involved in UML, designed Use Case Diagram, Class Diagram, Sequence Diagram, and State Diagram for project documentation.
* Analyzed user statement of requirements to develop new reports.
* Extensive Knowledge of Rational Unified Process (RUP).
* Created UML diagrams/models to gain familiarity with code design
* Used RUP for the Business Modeling part of the Application
* RUP process model was used for the different phases of the application development of the Software Development Life Cycle
* Conduct daily build validation and report status to product and QA team.
* Designed the application using UML
* Recommended and coordinated development efforts and enhancements
* Generation of the UML Collaboration and Sequence Diagrams for specifying the call flow.
* Analyzed user requirements, attended Change Request meetings to document changes and implemented procedures to test changes using the Rational Clear Quest.
* Planned, scheduled, and controlled projects based on plans and requirements outlined by the business
* Interacted with developers to report software bugs and re-tested the fixed issues.
* Interpreted Use Case diagram, Sequence diagram and Class diagram with Rational Rose
* Gave valuable input in terms of Modification Requests and Enhancement Requests.
* Involved in meetings and walkthroughs.
* Responsible for weekly status.

**Environment:** Windows, SQL, Microsoft Excel (pivot tables, v lookup), Microsoft word, Microsoft Access, Power Point, RUP, UML, Rational Clear Quest

**Goldman Sachs, Salt Lake City, UT Jan 2012 – July 2013**

**Business Analyst**

The primary goal of the project was to add functionalities and enhancements to the Accounting System. Some of the enhancements included setting up internal and client general ledgers for reporting purposes, move reports from backend to web reporting, create fiscal year based financial reports for web reporting etc. Other responsibilities included the design and development of key aspects for the accounting application and General Ledger reporting.

**Responsibilities:**

* Created Functional Requirement Specification Documents from the Business Requirement Documents generated by the business team
* Studied the administration process of fund of hedge funds at Goldman Sachs with a focus on accounting and web reporting
* Analyzed and created the process flow diagrams for the Accounting group
* Ensured that the reconciliation of the funds positions/securities to outside sources were correct
* Researched internal differences between the accounting and trade entry systems
* Analyzed funds’ performance on a daily and monthly basis
* Collaborated closely with investment risk, asset management, actuarial, Treasurer's and finance to deploy comprehensive asset-liability risk models (ALM) for use in analysis of investment strategies
* Ensured that the profit and loss statements were correctly formatted and sent out on a daily basis
* Designed functional specs for custom interfaces and reports
* Detailed design of some of the key aspects of the accounting application like Deals management, Revaluation, Accruals, Journals, Cash Positioning, Treasury and Cash management Reconciliation, Cash leveling.
* Responsible for designing the various financial reports in General Ledger using Financial Statement Generator (FSG) so as to match closely with the required information in the reports
* Defined the reconciliation process – process bank statements and perform reconciliation accounting transactions and generate appropriate reports
* Performed setups for Cash Forecasting and Cash Positioning within Oracle Cash Management module.
* Participated in JAD sessions with the business, developers and other stakeholders.
* Facilitated and managed meeting sessions with committee of SMEs from various business areas including the accounting, operations, IT, and reporting teams.
* Designed Use Case Diagrams and wrote specifications in the Use Case Specification documents based on requirements gathered
* Derived Functional Requirement Specifications (FRS) based on User Requirements Specification (URS).
* Worked on a project for the integration of data feeds between the Trade Execution, Custody and Accounting Systems; created the data mapping document and business logic to be used for integration
* Managed the data flow process from transaction systems to back-office accounting systems in Oracle and Access for reporting purposes
* Ensured correct presentation via web reporting of monthly financials, quarterly forecasts, and annual budgets
* Created test scripts, test cases and test logs; conducted testing in the DEV and QC environments
* Coordinated with the business, PM, developers and testers from offshore as well as onshore team, during the testing iterations
* Acted as an SME for the developers as well as the testing team
* Prepared testing data for the User Acceptance Testing as well as guided the business testers during UAT
* Actively participated in daily bug triage meetings, reviews and walkthroughs and interacted with developers to ensure high quality software.
* Communicated the project plan tasks, accomplishments and status to Project/Program Management on a weekly basis.
* Used MS Office Suite including Word, Excel, Access, PowerPoint and Visio for analysis, presentation and documentation.
* Conducted Data validation using SQL Queries and statements
* Used Quality Center for bug and defect tracking. Coordinated with the developers on defect status on a regular basis.

**Environment:** Microsoft Office including (Project, SQL 2005, and Visio), UML, Windows, C#, Oracle, SSIS, UNIX Quality Center, Rational Rose and Requisite Pro.

**SunTrust Bank, Boston, MA Apr 2010 - Dec 2011**

**Business Analyst**

There was a major Transformation project going on, to migrate from legacy SAP accounting system to the new proprietary Oracle accounting system. The project involved integrating the general ledger and performing the GAP analysis between the systems to ensure proper integration. It also involved enhancing and upgrading the accounting system according to the needs of the bank users by increasing its usability and portability.

**Responsibilities:**

* Extensively involved in general ledger migration and data migration from the core Sovereign system to proprietary Santander system.
* Created the GL mapping sheet to ensure proper migration of accounts within the general ledger via account codes to meet GAAP standards.
* Involved as a SME in the design of the combined general ledger and the database used to verify the posting process.
* Analyzed the business process and confirmed the setups needed to reflect the business process.
* Involved in requirement gathering process using Rational Requisite Pro, which included interviews, brainstorms and meetings with stakeholders.
* Identified the current business process, documented the workflow and improved the efficiency of the current business process in the Accounting department.
* Understand of Posting, Check payment, ACH, Mortgage, Lockbox, Fraud and Exceptions.
* Conducted JAD sessions to allow different stakeholders to communicate their perspectives with each other and resolve any outstanding issues.
* Identified and created all necessary Business Use Cases from requirements, created UML Diagrams including Use Cases Diagrams, Activity Diagrams, Sequence Diagrams, and Class Diagrams using Microsoft Visio 2007.
* Involved in the writing the SQL queries and managing the Oracle database for the Posting process.
* Maintained and kept track of stakeholders’ requests for enhancements and changes using Rational Clear Quest.
* Understood the business logic, User requirements and test-objectives to develop test plans, test cases, and test case execution using Test Director.
* Tested the application manually by executing Test Cases prior to Automation.
* Involved in automating test cases using QTP and Load Runner.
* Participated in Bug-Review meetings with software developers, QA engineers, managers and suggested enhancements to the existed application from business perspectives, provided solutions to existing bugs.
* Conducted UAT (User Acceptance Testing) to make sure that all the user requirements are catered by the application.
* Involved in preparing a simple and detailed User manual for the application, for the intended users.
* Provided training to the Users and explaining them the Business as well as the Technical side of the Proprietary Santander system.

**Environment:** SAP, Agile, SDLC, Erwin, Microsoft Office 2007 (Word, PowerPoint, Access, Excel Macros and Pivot, Outlook, Project, Visio), Rational Requisite pro, Rational Clear Quest, QTP, Load Runner, Mercury Quality Centre, SQL, Oracle 10g Java, SQL Server Reporting Services SSRS.

**EDUCATION:**

Bachelor's Degree (Brigham Young University) UTAH