**Fahm farhananalyst11@gmail.com**

* 7+ year’s industry experience in Business Analysis, Functional Consulting and Business Process Re-engineering (BPR) roles, primarily in Banking and Finance domain.
* Extensive experience in gathering Business and Functional Requirements, Business Requirement documents, Functional specification documents, Workflows, Use Cases, developing Project Plans and documentation, Communication plans, Process mapping, analysis and creating process diagrams using MS Visio, reporting, preparing Training and Evaluation materials, manuals and Knowledge Transfer manuals.
* Experience with gathering requirements for cash flow projection engine. Analyzed and documented cash flow projection methodologies performed by various lending source systems for lending products. Experience with vendor solution assessment and selection.
* Extensive experience with Key Controls and Reporting. Elicited business requirements, created Functional Specifications and report structures/formats and data pull logic to develop reports for a major banking regulatory reporting project.
* Extensive experience in consulting with Business teams, driving workshops and client/stakeholder interaction sessions in projects.
* Strong knowledge of SDLC and project management life cycle, documentation and well versed with industry standards and software development methodologies such as Waterfall and Agile standards.
* Experienced in communicating understanding and driving consensus among stakeholders, management reporting using Excel dashboards and PowerPoint presentations; and project coordination with team, customer and management on milestones, expectations, timelines etc.
* Ability to drive process improvement, productivity and bottom line gain initiatives - worked on Business Process Improvement, Change Management and Business Process Re-engineering assignments.
* Excellent working knowledge of Project Administration, Coordination & Management and exposure to best practices
* Excellent communication, analytical and problem solving skills.
* A self-starter with a structured, result-oriented approach to problem solving and strong customer focus.

**SKILLS**

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| --- | --- |
| **Methodologies** | Agile, RUP, Waterfall, Iterative, CMM |
| **Languages/ Standards** | SQL, XML, UML |
| **Defect Tracking Tools** | HP Mercury Quality center, Remedy, Rational Clear Quest |
| **Microsoft Office Tools** | Word, Excel, Visio, Access, Project, Power Point and Outlook |
| **Operating Systems** | Windows 95/98/2000/NT/XP/VISTA/7, UNIX |

**WORK SUMMARY**

**Bank of America, Dallas, TX Oct 2014 – Till Date**

**Business Analyst**

Bank of America is an American multinational banking and financial company. It is the second largest bank holding company in US by assets. Bank of America provides different services to customers in personal and commercial Banking, Mortgage Banking, loans and providing affordable solutions to customers struggling with their mortgage payments.

The Global Access Identification (GAID) project is a web-based application that is designed to be the heart of the Secured Access Protocol to Bank of America's Online Banking services. It is one of the high-priority Customer Service Applications which provides customized access to several types of application users. The project rolled out a Single Sign-on functionality called Global Access to preserve the convenience and usability of Online Banking. It allows bank customers, Meryl Lynch users, patrons and the bank employees to login securely via various platforms using tokens like SiteKey and PassCode and access different APIs.

**RESPONSIBILITIES**

* Maintained burn down chart to track what is done.
* Helping develop a collaborative, team best practices measurement tool. It has both self-evaluation and management evaluation of teams on multiple dimensions of Agile best practices.
* Worked with Business User Representatives, Subject Matter Experts (SMEs) and other Business Analysts to understand the existing system and the current business process and methods to identify deficiencies and areas for improvement and enhancement.
* Performed requirement gathering using both formal and informal sessions through interviews, audio/video conferencing, JAD sessions and conference calls.
* Performed requirement analysis by gathering both functional and non-functional requirements based on interactions with the Product Managers and Subject Matter Experts.
* Excellent ability in requirements elicitation and managed complexity using detailed traceability approach
* Helped to create and translate User Stories to define the functions the system must provide, and to facilitate requirements management.
* Assessed and documented the flaws in the existing AS-IS system and made clear recommendations of Business Process Improvements and incorporated them in the future TO-BE system design to perform Gap Analysis
* Worked with the UI/UX team on Screen Mock-up, Wireframes and screenshots for the application to easily communicate it to the users, developers, and testers.
* Developed various UML Diagrams such as business flow diagrams, Activity diagrams and Sequence diagrams using MS Visio so that developers and other stakeholders can understand the business process.
* Used HP Agile Manager for User Story requirements management throughout the Agile Sprints and development life cycle.
* Competitive experience in Project Management while assisting the Project Manager in complex conflict resolution activities
* Solid understanding of task definition, work breakdown structure and milestone management
* Conducted stand-up meetings to provide a status update to the team members.
* Actively participated in, group and individual based, problem solving and decision making throughout the different phases of Agile. Played the role of a Product Owner and authored progress and completion reports, which were then submitted to project management on a weekly basis.
* Wrote SQL statements to extract data from the tables to validate data flow
* Worked closely with the QA team in defining defects and planning necessary test cases for resolving the defects within the given time box.
* Conducted User Acceptance Testing (UAT) to ensure all the business requirements have been fulfilled by the application.
* Worked with the Production support team for issues reported by the user group in the production environment.
* Conduct a smoke testing after each build and Post Production Validation after each release.
* Prepared user manuals and conducted training sessions along with Product Managers.

**PNC Bank, Pittsburgh, PA Jul 2013 – Sep 2014**

**Business Analyst**

PNC is America's 11th largest bank by deposits and is the third largest bank off-premise ATM provider in the country. It offers retail banking, corporate and institutional banking, asset management, and global fund processing services. The project was to design and develop a Portfolio Management System for PNC Banking and Financial Services Business. The system provides enhanced Business Process Management (BPM), new Portfolio Reporting System for High Net worth Clients and Credit Risk Management.

**RESPONSIBILITIES**

* + Extracted the Business Requirements from the end users keeping in mind their need for the application and prepared Business Requirement Documents (BRD) using Rational RequisitePro.
  + Reviewed Design Documents, Requirements Analysis Specifications with Project Lead, Business Owners and the Technical Lead
  + Data mapping, logical data modelling, created class diagrams and ER diagrams and used SQL queries to filter data within the SQL database
  + Extensively involved with the trading activities of Credit Derivatives, Interest Rate Derivatives, FX Derivatives, Equity Derivatives and Commodity Derivatives; and Futures including Commodity Futures Contracts and Financial Futures
  + Extensive work experience with Portfolio Managers, Experienced Traders, and Compliance Manager to configure the rule-based scenarios for capturing market and credit risk, general multi-factor sensitivity analyses.
  + Created and managed Project Templates, Use Case Project Templates, Requirement Types and Traceability Relationships in RequisitePro.
  + Involved in creating automated Test Scripts representing various Transactions, Documenting the Load Testing Process and Methodology. Created meaningful reports for analysis and integrated the Performance Testing in the SDLC.
  + Facilitated JAD sessions with management, development team, users and other stakeholders to refine functional requirements.
  + Developed and managed Project Plans and Schedules. Managed resolution of Project issues and conflicts.
  + Conducted Functional Walkthroughs, User Acceptance Testing (UAT), and supervised the development of User Manuals for customers.
  + Worked as a User/Customer advocate and negotiated with user as well as with developers and management staff to resolve any requirement conflict to bridge the Gaps between IT and Business.
  + Various versions of the documents generated during the project were maintained and managed using Rational Clear Case and performed defect tracking using Rational Clear Quest.
  + Tested the final application for Usability testing to verify whether all the User Requirements were catered to by the application.

**First Funding Financial Services, Charlotte, NC Mar 2012 – Jun 2013**

**Business Analyst**

First Funding is 18th largest mortgage company in Colorado and has been in business for 20 years. The company provides home financing options such as conventional, home equity, jumbo, and sub-prime loans.

The application deals with providing the estimate of the home equity both for the Private Client Group, Community Private Banking, National Home Equity and Consumer Lending. This supports the variance shown per the customer estimate of the property while the Underwriting group takes a decision on the requested loan.

**RESPONSIBILITIES:**

* Created forecasting and reporting of home equity and mortgage modification volume to support federal reporting requirements
* Worked with Vendors to re-design the web based client home equity calculator tool and provided guidance on its functionality and on incorporating new business rules.
* Produced business requirement documents by compiling details on file the formatting, constraints, risks, and process flows of various accounting system interfaces.
* Conducted and participated in JAD sessions for the LOS conversion with stakeholders, subject matter experts (SME), developers, IT infrastructure and architects to collect and analyze system requirements.
* Consult with subject matter experts (SME) and technical experts to establish the technical vision and analyze the trade-off between usability and performance needs.
* Created workflow diagrams and UML diagrams (use case diagram, activity diagram, sequence diagram) using MS Visio for various stakeholders.
* Involved in GAP and feasibility analysis for the design and architecture of the new application.
* Created high-level Use Cases from Business Requirements
* Prepared Request for Proposal (RFP/RFI) documents and vendor evaluation by interviewing and simultaneous comparison of all vendors.
* Constructed project test plans to confirm fulfilment of all end-user requirements for each system.
* Facilitate UAT testing with stakeholders and end users.
* Established traceability matrices to create linkages between project requirements and test cases in order to document proper testing of each requirement for quality assurance purposes.

**Key Bank, Cleveland, OH Jun 2010 – Feb 2012**

**Business Analyst**

Cleveland-based KeyCorp is one of the nation's largest bank-based financial services which provide investment management, retail and commercial banking, consumer finance, and investment banking products and services. Their mortgage system is a windows-based software package that is designed to be a complete mortgage lending solution. The system allows for processing, closing and underwriting of all loan types for both wholesale and retail production. The system also provides a centralized repository for underwriting and monitoring process. I gathered requirements for loan lifecycle and identified the processes to convert the time consuming loan lifecycle process into an automated and integrated system that provide a real-time status of loan applications, risk management, and monitoring capabilities.

**Responsibilities**

* Conducted User Interviews, elicited Requirements, analyzed, and documented high level requirements based on the analysis of Loan Processing Workflow Model.
* Prepared detailed business requirement and functional requirement documents.
* Validated and baselined Business Scope Agreements (PSA), and other requirement documents.
* Analyzed systems specifications and requirements, and developed use cases accordingly.
* Defined and documented the business process flow and functional specifications of the system.
* Developed intuitive use cases based on business logic and test strategies.
* Prepared the business workflow using MS-Visio with input, output, pre and post conditions.
* Analyzed various Steps in the Loan Lifecycle and designed the system to identify & monitor the riskier loans.
* Analyzed and prioritized key reports for day to day servicing needs for loan monitoring processing and Inspection.
* Addressed all aspects of the Loan Lifecycle, starting from identifying a deal right up to loan closure.
* Utilized standard Business Analysis methodology centre on Agile and Waterfall.
* Developed Use Cases and work flows, Activity, Sequence Diagrams, and Entity Relationship Diagrams (ERD).
* Provided Functional Specification to development team to build Enterprise Reporting Systems.
* Used Rational RequisitePro/DOORS for overall Requirements Management and to build the Requirements Traceability Matrix.
* Participated in technical walkthroughs, daily scrums, weekly meetings, reviews, and retrospective meetings.
* Clarified QA team issues and reviewed test plans and test scripts developed by QA team to make sure that all requirements will be covered in scripts and tested properly.
* Participated in the Bug Review Meetings, Updated requirement document as per business user feedback.
* Assisted client in developing content and training materials; recommended enhancements and identified new business requirements.
* Assisted with product evaluation, product customization and system integration.
* Facilitated and managed meeting sessions with committee of SMEs from various business areas including Mortgage Servicing, Loan Monitoring and Asset Management.
* Facilitated early development and maintenance of the Requirement Traceability and Test Matrix (RTM).

**American Express Ltd, New York, NY Jan 2009 – May 2010**

**Business Analyst**

The Corporate Travel Application is a comprehensive position-keeping and trip planning system specifically targeted at multinationals that spend more than $5 million in a year on travel expenditure of executives. The entire application caters as an intranet based travel agent and is connected to over […] vendors worldwide. These vendors are in the form of travel agents, airlines, hotels, car rentals and all other features which go into the making of a successful business trip.

**Responsibilities:**

* Gathered and prioritized user and business requirements using interviews, JAD sessions, for AMEX's proprietary CRM system.
* Organized and facilitated meetings with the management and development team and conducted the requirements workshop for creating and defining the Business Requirement Document (BRD), Functional Requirements Document (FRD) and System Requirements Specification (SRS) using Requisite Pro.
* Prepared and converted Business Requirements Document to System Requirements Specification.
* Created UI Mock-ups according to end user requirements.
* Followed UML based methods using Microsoft Visio to create Use Cases Diagrams, Activity Diagrams / State Chart Diagrams, Sequence Diagrams and Collaboration Diagrams.
* Conducted JAD sessions to allow different stakeholders to communicate their perspectives with each other, resolve any issues and come to an agreement quickly.
* Prepared Logical Data Models using ER Diagrams and Data Flow Diagrams.
* Developed a Testing Plan to ensure System Testing, Unit Testing and User Acceptance Testing.
* Organized and supervised User Acceptance Testing (UAT), obtained user feedback for further system enhancements.

**EDUCATION**

MS in Computer Science