**Summary:**

Over 7 years’ experiences as a Business Analyst with extensive and diversified experience in the Financial Services Industry, effective at requirements gathering, data analysis, data mapping and user acceptance testing.

**Expertise:**

* In depth knowledge of the Software Development Life Cycle (SDLC) using Agile and other methodologies such as Rational Unified Process (RUP) and Waterfall
* Excellent written and verbal communication skills. Responsible, self-motivated and organized. Goal-oriented individual with strong leadership capabilities, mentored juniors
* Proficient in creating and managing Requirement Traceability Matrix (RTM) for tracking and managing changes based on project’s evolving needs.
* Working knowledge in writing SQL query for identifying databases involved in the application development.
* Created defect tracking using HP QC and JIRA and reviewed them in subsequent iterations of the application development process.
* Strong understanding of financial valuation concepts and various capital market instruments and processes including Equities, Fixed Income & Derivatives.
* Understanding of various debt instruments including T-bills, T-bonds, Municipal bonds (including revenue & tax-exempt bonds) and corporate bonds.
* Strong knowledge in global capital market instruments including equities, fixed income, derivatives & foreign exchange and back office operations. Understanding of investment banking, asset management and other fund management functions.
* Understanding of AML reports including Suspicious Activity Reporting (SAR), OFAC reports, Currency Transaction Report (CTR), Foreign Bank & Financial Accounts (FBAR) and CMIR reports.
* Understanding of different mortgage instruments like Mortgage backed securities, CMOs, CDOs including the tranche structuring and credit enhancement processes to manage prepayment and credit risk. Knowledge and understanding of the functions of mortgage agencies like Ginny Mae, Fannie Mae and Freddie Mac.
* Understanding of Dodd-Frank Act and the implications of its various key provisions like Volcker rule, Collins Amendment on bank’s trading activities and capital requirements including Basel III.
* Extensive experience in developing and enhancing applications for financial processes including Hedge Funds Pricing, Trade and Settlements operations.
* Work with star and snow flat schemas to create fact and dimension tables.
* Created tabular, matrix, pie, bar and column reports to meet client requirements.
* Performed ETL and analyze different sources of incoming data and performed various transformation.

**Education and Certification:**

* Bachelors of Science in Accounting and Finance
* Certified ‘O’ levels and ‘ A’ levels from Cambridge University

**Technical Skills:**

Project Methodologies: RUP, Waterfall, Agile (SCRUM)

Business Modeling Tools: MS Visio, Rational Rose

Requirement Management Tools: Rational Requisite Pro, Caliber RM

Defect Tracking Tools: Rational Clear Quest, Quality center

Operating Systems: Windows NT/XP/2000/7

Web dev tools: Dreamweaver, FrontPage

Databases: Oracle (8i/9i/10g), SQL Server, MS Access

Tools: MS PROJECT, SQL, HTML, SharePoint, MS Office

**Professional Experience:**

**Credit Suisse, New York, NY Apr 2013- Present**

**Sr. Business Analyst**

Developed a Credit Risk/Market Risk Application for Credit Suisse GIS Group. It is an enterprise data hub providing end-of-day global loan positions and exposures to the bank. It is the primary system within the firm that collects and analyzes data regarding credit derivative instruments such as CDSs and also finalizes net equity positions, bond holdings etc. for the firm. The system also tracks collateral linkages and re-hypothecation details with regard to client trades. Finally, the system offers a customizable reporting section for clients to view investments with regard to risk parameters, MTD, YTD performance and EOD, EOM details.

**Responsibilities:**

* Followed Agile approach of development throughout the project
* Acted as the primary Intermediary between the Subject Matter Experts such as Credit Risk Managers, Market Risk Managers, Portfolio Managers and relationship managers to understand and identify the business needs, Business Rules, Business Processes & Interface Specifications
* Developed business requirements document (BRD), User stories and functional requirements, created the same by creating vision/scope document.
* Created UML Models such as Use Case Diagrams, Activity Diagrams and Flow Diagrams using MS Visio
* Detailed the Functional requirements specifications, user stories and other core materials.
* Conducted GAP analysis
* Designed new process flows and documented the business process and various business scenarios and activities of the business from the conceptual to procedural level and prepared Business Workflow models that cover "How" business processes are accomplished.
* Completed Project Status Reports & led PMO meetings to update senior management and other stakeholders on the progress, issues and deliverables of the project.
* Created database object such as tables, views, joins, procedures, functions, triggers based on client requirements.
* Created star and snow flat schemas to implement data marts and created dimension and fact tables.
* Conducted data modeling activities to map products (Equity, Bonds, Loans, etc) with the existing processes.
* Facilitated User Acceptance Testing and training of end users as well as defined and documented business training requirements for new product releases & enhancements

**Environment:**Windows XP, Oracle 11i, MS Visio, MS Project Plan, MS Office Suite, Caliber RM, Quality Center.

**UBS Financial Services, Manhattan, New YorkOct 2011- Feb 2013**

**Sr. Business Analyst**

Application was an on-line distributed financial trading system (DTS). A web based continuous electronic market that traders can use to execute bundle orders. The application used Automated Matching Mechanism providing universal access to traders on the Internet, allowed interactive information exchange between traders and market makers. Worked with Stocks, Options, Futures, Derivatives and Fixed Income.

**Responsibilities:**

* Followed RUP approach of development throughout the project
* Involved in defining scope of the project along with vision statement.
* With the help of the Financial Analyst, Designed and created Excel sheets to provide market analysis charts.
* Coordinated and tracked project communications and also maintained project schedules and milestones.
* Accumulated customer requirements from various end users through surveys, interviews and JAD sessions and analyzed the requirements.
* Created functional, technical and system requirement documents for trading system.
* Responsible for meetings with users and stakeholders to identify problems, resolve issues and improve the process to ensure a stable and accurate solution.
* Applied Unified Modeling Language (UML) methodologies to design Use Case Diagrams, Activity Diagrams, and Sequence Diagrams in Rational Rose.
* Created use-case scenarios and storyboards in MS Word and MS PowerPoint for better visualization of the application and managed them using Rational RequisitePro.
* Performed manual front-end testing to check all functionalities of different modules using Test Director for bug tracking.
* Created tabular, matrix, pie, bar, drill down and drill through repots using SSRS.
* Created new ETL process to extract, transform and load data from different sources to data ware house.
* Created T-SQL objects such as tables, views, joins and store procedures to meet client requirements.

**Environment:** Business Objects, Rational Requisite, Rational Rose, Rational Clear Case, UML 2.0, MS Project 2000, MS

Office, Oracle 10g, Windows 2000, SharePoint

**Ohio Savings Bank (Amtrust) (OSB), Cleveland, OHJun 2010-Sep 2011**

**Business Analyst**

Ohio Savings Bankhas built a reputation for excellence in serving the needs of corporations, institutions and individuals. The wealth management group, aimed to provide most valuable advisory services to its clients, needed to develop a web application solution that captured all aspects of customer’s wealth investment holdings, mortgage loan servicing, fixed income, cash processing, liquidity needs and future goals based on life stages and events. Developed, maintained and enhanced the client’s asset protection system.

**Responsibilities:**

* Served as a liaison between business team and the project team by assisting the business in identifying, understanding and documenting their business needs.
* Worked with traditional waterfall methodology for this web-application.
* Collected and documented business processes as well as business rules.   
  Participated in the identification, understanding and documentation of business requirements including the applications capable of supporting those requirements.
* Designed and developed Use Cases using data mapping techniques such as Use Case Diagrams, Activity Diagrams and Sequence Diagrams
* Involved in testing on all stages of System Development Life Cycle (SDLC). Performed Integration testing, Build Verification testing, System testing manually.
* Translated the business needs into system requirements, communicating with the business on a non-technical level and with the System Analyst on a more technical level.
* Collaborated with development architect and the business to develop both high-level and detailed application architecture to meet the business needs.
* Assisted the PM in setting realistic project expectations and in evaluating the impact of changes on the organization and plans accordingly.
* Provided technical assistance in identifying, evaluating and developing systems and procedures that are cost effective and meet business requirements. Defined Validations to be built into applications per the functional requirements.
* Developed test scenarios and implemented test plan. Providing key input in working with users in defining project and system requirements.
* Managed and maintained database, updated site content and maintained overall visual and functional balance.

**Environment**:MS Visio, Windows NT 4.0/XP, Unix, Java/J2EE, XML, HTML, Win Runner, Load Runner, Quick Test Pro, XML, VB.Net, ASP.Net, MATLAB,Oracle 8i

**National City Bank, Cleveland, OH                                                Nov 2009 – May 2010**

**Business Analyst**

National City Corp is a regional bank holding company based out of Ohio.  It was one of the ten largest banks in America in terms of deposits, mortgages and home equity lines of credit before its acquisition by PNC in 2008.The project aimed at redesigning the online banking application that enables the banks customers to access their accounts through the internet.  Account holders enter their ID and password to access their personal accounts, which includes checking and savings and money market account. The application provides the account lists, account summary, account transactions for various accounts and the ability to transfer funds between the various accounts using fund transfers.

**Responsibilities:**

* Assisted senior business analyst in the requirement gathering and documenting process based on user requirements.
* Worked with the Senior Business Analyst to conduct (JAD) sessions with business and technical units.
* Prepared Test plans, Test Cases based on business requirements.
* Worked with the Senior Business Analyst to develop test cases for (UAT)
* Followed established formats and procedures, created new formats, as well as researched, created, edited technical and business data documents.
* Used UML diagrams to visually express the core functionality of the system under development.
* Exposed to Security Testing and Regression Testing using Win Runner.
* Exposed to Functionality Testing and GUI Testing using Win Runner
* Assisted the QA testers in determining the application's response time using Load Runner.
* Interacted with the developers to report and track bugs using Test Director.
* Follow up with developers on defects status on a daily basis.
* Coordinated activities between business unit and technical staff, developing new methods, policies, and procedures to meet the business needs, and acted as primary trainer in education of the business unit as it relates to business applications.
* Organized meeting and send agenda of the meeting, draft minutes to keep all invitees of the meeting on the same page.
* Organize weekly status meetings with the team to promote open discussion of business requirements and other system functionalities.

**Environment:**MS Visio, Oracle , ASP.NET, SharePoint, MS Project, MS word, Use cases, UML (Visio), Windows XP, HPQC, Rational Req Pro, MS Excel.

**Citibank, Warren, NJ**

**Sr. Business AnalystMay 2007 –Oct 2008**

Click2Connect is a desktop application used by bankers to manage relationship with their client contacts. Click2Connect also allows relationship ranking of contacts and has feature to setup notification for lonely contacts. Through various subsidiaries, the company provides brokerage, Credit Derivatives, Mortgages, Retail Banking, Assessment Management and capital markets services.

**Responsibilities**

Worked with different business users to develop Vision Document and Business Requirement Specifications by gathering Business and Functional Requirements.Experience supporting the full Software Development Life Cycle (SDLC) in Agile (Scrum) methodology.

Documented the AS-IS Business Workflow adhering to UML standards. Comprehensively performed requirement gathering for enterprise reporting system-using Requisite Pro.

* Participated in JAD Sessions for gathering requirements from SME'S. Played the role of a Facilitator in the JAD session.
* Developed BRD (Business Requirement document), ORD (Operational Requirement Document) and FRD (Functional Requirement Document), HLD (High level Design Document), LLD (Low Level Degin Document).
* Identified Use cases from the Functional Requirements and wrote Use Case Specifications and created "TO-BE Business Process Workflow" diagrams (Activity diagrams) in MS VISIO.
* Investment Banking financiers work with businesses to help them with budgetary issues. Involved in raising money for new ventures or streamlining business costs by identifying areas of excessive spending.
* Understanding of Trade Life Cycle & Middle office functions. Responsible in the back office operations such as accounting and human resources are in place to hold the business together from a financial and legal standpoint.
* Facilitated and managed meeting sessions with committee of SMEs from various business areas including Mortgage Servicing, Loan Monitoring and Asset Management.
* Created Use Case Diagrams using MS VISIO and Rational Rose in order to show the interaction between the Actors and Use Cases as well as showing the relationship between the Use Cases.
* Performed extensive business process analysis including Data Mapping, Data analysis and GAP analysis. Involved in version control management for storage and distribution of documentation using Rational ClearCase.
* Performed data integrity and balance sheet verification procedures, as well as contributing to process improvements in the product control function.
* Maintained a Traceability Matrix to ensure that all Functional Requirements are addressed at the Use Case Level as well as the Test Case Level.
* Performed Functional and GUI Testing to ensure that the user acceptance criteria are met. Created User training materials. Co-coordinated the User acceptance testing (UAT) with the SME'S to make sure that all the Business Requirements are addressed in the application.
* Wrote SQL Queries, such as Joints, Sub Query, correlated sub query and nested queries to retrive data from various tables in the database.
* Knowledgeable in the ETL process used by the Data Stage System designers used for extracting data from heterogeneous source systems, transforming and loading the data into the data warehouse/ data marts

**Environment:**Oracle, .Net, Windows 7, Acrobat Pro, iRise, Lotus Notes, MS Suits 2010, SharePoint server 2010, MS Showcase, Rational RequisitePro 7.1, Rational Rose 7.0, SQL Server 2008R2, Quality center 10 and LoadRunner 9.5.