**Jawwad Ul Haque**

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**Professional Summary**

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* Over 9+ years of hands on experience as a Business Analyst in the Banking and Finance industry.
* Well versed in pricing and risk modeling including Credit Risk Modeling, Financial Modeling, Derivatives, Stress testing
* Built complex discounted cash flow models to produce potential valuations of companies in the consumer sectors.
* Comprehensive knowledge of Business Analysis methodologies, Software Development Life Cycle (SDLC) using Agile (Scrum), Waterfall and Rational Unified Process (RUP).
* Reviewed company reports and filings and analyzed financial statements to develop an understanding of company.
* Testing, Collateral Analysis, Counterparty Credit Risk and Financial Statement Analysis
* Experience in producing Business Cases, Project Scope Agreements, Business Requirements Documents (BRD) and Functional Requirements Documents (FRD).
* Well versed in documenting Product Backlogs and sprint backlogs and sprint results
* Extensive experience in SharePoint to collaborate information, sharing documents, document versioning, and in project management activities.
* Comprehensive knowledge on financial instruments such as Security Lending, Collateral Management, OTC, Fixed Income securities, Credit Risk Management and Mortgage Lending.
* Conducted Stakeholder Analysis and elicited stakeholder requirements.
* Experience in conducting Requirement Gathering sessions, Feasibility Studies and organizing the software requirements in a structured way.
* Interviewed Subject Matter Experts (SMEs), documented requirements in an understandable manner for business and technical stakeholders.
* Experience in Gap Analysis.
* Proficient in using Agile Scrum methodologies and used MS Excel extensively to write user stories, analyzed the Iteration Burn Down charts and reviewed defects.
* Experience in matching requirements with Traceability Matrix.
* Have conducted Joint Application Development (JAD) sessions. Implementing current Project Management methodologies and learning their characteristics, weaknesses and impacts as they relate to software development.
* Experience in QA Analysis/Testing, Conversions, Customizations, Interfaces, Implementation of business applications using Client/Server and Internet Technologies.
* Developed Use Cases and Test Cases and participated in End to End Testing using SQL queries.
* Skills in developing Use Case diagrams, Sequence diagrams, Process Flow diagrams, State Chart diagrams, and Class diagrams.
* Involved in Defect Management.
* Exposure to creating and analyzing Data flow diagrams.
* Extensive use of UML/RUP for modeling views in Microsoft Visio.
* Conducted User Acceptance Testing (UAT) and participated in Production Release & Project Success Verification

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| TECHNICAL SKILLS |

Risk Management : Risk Modeling, Pricing (Equities, Derivatives and Fixed Income) and Calypso

RDBMS : SQL Server, Oracle

Business Applications MS Office Suite, MS Word, Excel, PowerPoint, Requisite pro, Share Point

SDLC : Agile and Waterfall

Project Management Tool : MS Project, Rally, SharePoint, Blue Works

Bug Tracking tools : HP Quality Center / ALM

Operating Systems : UNIX, Windows

Language : Python (Pandas, Numpy and Scipy)

Certification : Introduction to Data Science with Python specialization

Business Modeling Tools : Rational Rose, MS Visio

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| WORK EXPERIENCE |

**Goldman Sachs, New York, NY March 2015 – Sept 2017**

**Sr. Business Analyst**

Goldman Sachs is the leading provider of global financial services solutions to full service broker-dealers. We used calypso trading platform which integrates Front office, middle office and Back office data. I worked as a Business Analyst to enhance an application of Fixed Income Securities and OTC derivative trading. The goal of the project was to develop STP (Straight through Processing) from Trading to Clearing and Settlement. This mainly eradicates the time-consuming process and making it efficient to trade with the securities.

**Responsibilities**

* Worked on Agile (Scrum) methodology to implement the project in OTC of Fixed Income products.
* Conducted controlled Brainstorming sessions with the Project focus group.
* Gathered Business requirements by conducting JAD sessions and documenting them.
* Conducted walkthroughs for handling complex security issues arising due to implementation of Straight through Processing (STP) radar.
* Designed and implemented business intelligence, data warehousing or analytics applications that run on multiple platforms & are composed of multiple software tools.
* Experienced in using SQL queries to extract data from the database
* Coordinated in implementing a project for Fixed Income Securities like different kinds of Bonds, Default swaps, and Interest Rate swaps for Exchange as well as Off-Exchange Trading
* Participated in creating a platform to get direct feed from Bloomberg
* Mapped FIX Protocol used for the exchange of critical financial/trade information
* Data Mapped on the sell-side of OMS which does Pre-trade, Trade, Post-trade and transform electronic communication of pre-trade and trade message between Financial Instrument
* Gained expertise in credit risk analysis and collateral analysis (Cash and Fixed Income) for corporate loan products
* Created and executed test plans that improved data warehouse report quality using Word, Excel and Access.
* Involved in writing SQL statements to extract data from the relational database.
* Performed complex ad hoc SQL queries from BAs in both SSMS and Teradata SQL Assistant
* Drafted risk analysis and due diligence presentations
* Microsoft Office (Outlook, Word, Excel, Visio, Access) at various phases of development for documenting the requirements.
* Experienced how to assess earnings and collateral quality, debt capacity, liquidity coverage ratio, P&L, assisted in internal credit ratings and enterprise valuation using relevant methodologies
* Used Calypso Trading Platform which is a Risk Management Platform. It is mainly to deal with CDS and IRS for safety and soundness of Market. The Collateral Management and Margining been handle by Calypso software
* Gather historical market data for end-of-day positions, VaR calculations and out of the box Calypso reporting
* Using tools such as SAS/Access and SAS/SQL to create and extract oracle tables
* Designed and developed various Ad hoc, Daily, Weekly, Monthly and year-end reports for the Business Analyst using SQL, Ms Excel, Ms Access and Teradata.
* Connecting Calypso to Upstream and Downstream systems.
* Conducted comparative system study of commercial-off-the-shelf (COTS) based product and provided feature comparison analysis.
* Define workflow for all products for daily trading in Calypso and Decalog (Portfolio Management System), Think Folio (OMS) and DTCC (matching)
* Integrate Calypso to T-Zero and Swaps Wire to be used for trade pre-matching
* Conducted Risk Analysis of Collateral and Identified by their credit reports and manage their Interest Rates
* Did evaluation of Credit Default Swaps and form proper report to go through clearing process
* Gained good understand of Trade Lifecycle and workflows specially for ITC Processes
* Improvising STP trade processing for the various clients reducing manual intervention on trade processing
* Developed requirements for integrating COTS product, Exceed Warehouse Management System into Ford Customer Service Division.
* Used Data Mining (Regression Analysis) to identify current market trends using Python
* Prepared use cases and UI for Receiving and booking trade tickets and allocated trades via the allocation schedule and for asset management
* Intense Expertise in creating UML diagrams like Process Flow Diagrams, Sequence Diagrams, Class Diagrams and Use Case Diagrams
* Identified common rules, designed Visio rule flows, automated the rules and documented requirements.
* Prepared the product backlogs, sprint backlogs, user stories and sprint results
* Prepared Required Traceability Matrix (RTM) using Rational Requisite Pro
* Worked closely with the QA Team to review and enhance the Test Plan and Test Cases
* Worked closely with UAT team and business users to take sign off

**JP Morgan & Chase, New York, NY Nov 2013 – March 2015**

**Sr. Business Analyst**

The project was the enhancement of multiple internal web-based applications to facilitate Loan Originations, Servicing, Underwriting, Customer Information & Credit Verification, Credit Risk Management, Customer Information Management and other associated downstream applications used in the Mortgage Banking Technology department. I worked as a Business Analyst in Agent Desktop (AD Department) which is a web portal for all types of Loan Modification. In addition, regulatory compliance such as Dodd-Frank initiative, Treasury Supplemental Directives, HARP, FHA and implementation of these regulations into these applications is also a part of the project. The methodologies followed were Waterfall and Agile/Scrum.   
**Responsibilities**

* Coordinated and took ownerships of multiple projects simultaneously related to Mortgage Banking applications to enhance Modification process.
* Worked with the business, program management team and developers nationally and offshore in all four phases of the requirements development including elicitation, analysis, high level and technical specification and validation.
* Involved with the application development team to create technical/functional design document detailing the communication/process flow.
* Developed Business Requirement Documents (BRD) from business into Functional Specification Documents (FSD) for development effort purposes after conducting technical analysis and addition of detailed technical specifications.
* Designed and developed various Ad hoc, Daily, Weekly, Monthly and year-end reports for the Business Analyst using SQL, Ms Excel, Ms Access and Teradata.
* Worked with relational databases, and developed PL/SQL queries to interact with Databases.
* Used Toad for Creating and executing SQL Queries and Data Analyses.
* Connected to SQL plus in UNIX and created and executed complex SQL queries.
* Creation of Traceability Matrix documenting and one to one mapping of all BRD and FSD requirements with technical specifications, application details and associated iteration cycle details to facilitate Testing and Production effort.
* Involved in implementation of regulatory compliance like Dodd-Frank initiative, TSD, NPV, VA loan, HAMP loan, FHA, USDA loan programs into the internal Originations, Servicing and underwriting and downstream applications.
* Worked extensively on Business Requirements, Functional Specification, Data-Integration, Data Mapping, and Data Warehouse access using SQL and Crystal Reports, ETL process, use cases modeling (UML) using MS Office (Word, Excel, Access, Visio) and dashboards
* Met with different Lines of Business (LOB) representatives to gather, verify or clarify User Requirements and receive approvals for initial requirement detail, Use Cases, User Stories, Data Flow, Process Flow and Activity Diagrams.
* Wrote complex SQL queries to perform the Back End Testing of the Oracle database using SQL and UNIX shell commands.
* Conducted Back-End Testing Using SQL Commands.
* Configuration Management - Maintained software configuration management tools to support configuration identification, control, reporting, and delivery of both internally developed and externally purchased COTS software products.
* Presentation of FSDs for review to internal and external stakeholders and provide business and/or technical clarifications whenever needed. Updated FSDs as per recommendations and receive approval.   
  Involvement in all four phases of the requirements development including elicitation, analysis, specification and validation.
* Investigated and analyzed competing technologies, COTS to identify useful features and provided evaluation report to the management.
* Created Systems Requirement Specification by combining the functional and non-functional requirements.
* Worked as an interface between the users and the different teams involved in the application development for the better understanding of the business and IT processes.
* Assisted in planning of the project through walkthroughs and meetings involving various leads from Development, QA and Technical Support teams.
* Assisted and fully collaborated with QA and Development team with preparing various Test Documents like Test Plans, Test Cases and test Scenario for Unit, Regression and Smoke Testing.
* Involved in the entire process of analyzing, recreating, validating, and fixing of production defects.
* Developed use case documentation for system requirements, business process flows, and screen mockups using MS Visio.
* Assisted clients as well as performing direct testing in different environments including Development, UAT and Production.
* Used product development and organized requirements into Business Use Case with Activity and Sequence Diagrams using Rational Rose and MS Visio.
* Prepared various Training and Testing materials for User Acceptance Testing (UAT) for clients.
* Updated and maintained Team SharePoint site with updated documentations, FSDs, TMs using built-in tools.
* Conducted Knowledge Transfer (KT) session regularly about the application, Eligibility, Waterfall and Post Mod Check criteria for the available more than 50 products.
* Participate in Daily scrum and Retrospective and implement action items to improve the agile process for upcoming iteration.

**Sun Trust Mortgage, Richmond, VA March 2011 – Oct 2013**

**Business Analyst**

The company’s website, developed in JSP, provides information about mortgages, competitive mortgage rates, home refinancing and home loan products. The application provides the account summary, mortgages, facility to transfer funds between various accounts, online bill payment and use their online customer service center. I performed various tasks as a member of the business team including, but not limited to: task lead, requirements gathering and implementation, writing functional specifications, knowledge transfer and process improvement, internal team building, client communication and relationship, and quality assurance.

**Responsibilities**

* Conducted peer design and code reviews and extensive documentation of standards, best practices and procedures.
* Understand and articulate business requirements from user interviews and then translate requirements into functional and technical specifications.
* Interacted with fixed income business heads to finalize the Business Requirements for the Risk Management process.
* Developed sales plans.
* Constructed logical and physical data models and data mapping. Created Data Flow Diagrams to depict the processes.
* Prepared High Level Logical Data Models and BRD supporting documents containing the essential business elements, detailed definitions, and descriptions of the relationships between the actors to analyze and document business data requirements.
* Performed Database testing using SQL queries
* Wrote Excel Macros/VBA for data validation, data manipulation and generating reports.
* Using Excel to create Macros and record Macros using VBA.
* Extensively used SQL statements to query the Oracle database for data validation and data integrity.
* Analyzed the existing system and process gaps in context of new business changes (Gap Analysis).
* Conducted JAD sessions with management, SMEs (Subject Matter Expertise), vendors, users and other stakeholders for open and pending issues to develop specifications.
* Designed Use Cases, Use Case diagrams, Class diagrams, Activity diagrams and Sequence diagrams in UML methodology using Rational Rose.
* Checked the data flow through the frontend to backend and used SQL queries to extract the data from the database.
* Participate in data loading and data migration. Use SQL\*Loader to load data from Excel file into temporary tables, and develop PL/SQL program to load data from temporary table into base tables.
* Developed and maintained relationships with clients on all on-going projects.
* Established a corporate finance data repository assisting in credit score carding.
* Integrated an external credit score carding system into internal risk management system by identifying management requirements and implementing automatic information upload.
* Performed System and Integration Testing along with testers. Conducted UAT with the business.
* Collaborated with Quality Assurance Analyst in Rational Clear Quest to track defects and used Rational Clear Case to maintain consistency in the builds.

CITI Transaction Services, NYC, NY **Jan 2010 to Feb 2011**

**Business Analyst (Risk management)**

Worked on risk management framework with the end users to scope out the project objectives and determine impact and timeline of various deliverables. Helped build and track the Project Milestones using Microsoft Project and intricately involved in the project from inception, requirements gathering to approving QA test scenarios and UAT Testing. Part of the team to implement the Data and Reporting Requirements for the Basel III Risk Repository perspective which included products such as various types Commercial and Consumer Loan Products offered by the Bank:

**Responsibilities:**

* Met with Risk Management team to gather data requirements, Equity Swaps, Currency Swaps, FX Forwards, REPO, Equities, Fixed Income instruments like Bonds, US Treasuries, Mortgage Backed Securities, and Asset Based Lending Products according to the Basel III compliance guidelines
* Suggested cost effective solutions to meet the Basel III requirements - Conducted financial statement analysis and evaluated market risk drivers and risk weighted assets, reducing currency risk exposure and increasing operational capital allocation by 12%.
* Brainstorm and gather requirements from the business for the Risk Weighted Average (RWA) and other components like Loss Given Default (LGD), Exposure at Default (EAD) and Counterparty Charge component of the Basel III Compliance Guidelines for various financial products like Repos, Reverse repos, Securities Lending and Borrowing.
* Worked with user to define user acceptance test cases. Involved in UAT testing (User Acceptance Testing) and Implementation. Gathered, and documented business requirements across the enterprise and ensured that they were approved and signed off by stakeholders in a timely manner.
* Devised strategy to retain depository funds and increase profitability – Analyzed Citi’s operations and Dodd Frank Act regulations.
* Gather requirements for the listed options risk management system, specifically for index options risk management spreadsheet.
* Gather and analyze data from SQL processes, give business direction to technical resources to articulate client needs.
* Validate pricing and basic security level information of securities based on Market data available from various sources like Bloomberg and Reuters and the Security Master Database.
* Engaged and collaborated closely with the appropriate Business Subject Matter Experts for understanding the Business Processes behind the Small Business Loans and Credit Cards from Loan Origination and Collateral Management to Account Maintenance and Settlement
* Used SQL to query Oracle Database and resolve data issues, also compiled business intelligence reports based on results.
* Wrote SQL, PLSQL statements to extract data from the tables to validate data flow.
* Developed Source-To-Target Mapping for the Data Mart incorporating various Business Rules
* Analyzed and verified the integrity and reliability of the Loss Data, Exposure Data and Risk rating calculations in the Lending Repository
* Actively collaborated with the Business users in the UAT to reconcile the reports from the old system with that of the new system

**Wise Financial Group Inc. Allentown, PA Aug 08 – Dec 10**

**Business Analyst**

Wise Financial Group Inc. is a leading technology based mortgage lender. It caters to single-family residential mortgage consumers through its specialized application software Loan Work that automates the actual loan origination process used by mortgage professionals and individual home lending and connects the entire mortgage origination enterprise. It allows creation of new loans, viewing and sorting of loans based on rate locks, provides features to duplicate the details of the borrower, provides a secure method to transfer loans to another user, like the loan processor, in the organization

**Responsibilities:**

* Involved in all phases of software development life cycle.
* Followed the RUP (Rational Unified Process) methodology for elicitation and representation of requirements.
* Contributed in defining the scope of the project and defined functional specifications.
* Was actively involved in the design of BRD, FRD, Use Case diagrams and Activity diagrams using MS Visio. Adhered to all established processes and procedures for UAT.
* Maintain records on syndicated loans, including reconciliation, payment histories, and ensuring the accuracy of agreements versus system of record.
* Involved in gathering the requirement with the SMEs to get the maximum information about the work-stream including Mortgage Servicing, Loan Monitoring, and Asset Management.
* Used SQL to query the database and performed data analysis.
* Invest in long term investment vehicles such as Real Estate projects funds, long term lease funds or private equity and syndicated loans. There is a lengthy procedure in evaluating and approving such projects that is initiated and followed by the investment department.
* Developed and managed portfolio for all direct and syndicated loans.
* Created use case scenarios and documents work flow and business process.
* Participated in tracking defects and change management using ClearCase and ClearQuest
* Worked with MS Project (MSP) to distribute the tasks and keep track of status.
* Very closely involved in all phases of SDLC from gathering requirements to testing.
* Implemented Simulation Tool to price complex equity derivatives portfolios in combination with fixed income and finance desk portfolios.
* Conducting user interviews, gathering requirements, analyzing the requirements using Rational Rose requisite pro – RUP
* Responsible for numerous decisions in respect to business policies, procedures, methods for implementation. Mortgage Pre-payment risk, Risk Analytics for MBS, Loan Servicing, Loan Origination, MBS, CMBS, and Secondary Mortgage Market.
* Prepared Use cases and Activity flow diagrams and Work flow diagrams with MS VISIO
* Identified and resolved (or maintain accountability for ensuring the resolution of) issues identified during all phases of projects.
* Was responsible for the coordination, resolution, and tracking of end user issues regarding the Encompass software
* Formulated project plans including staffing, analysis, development, testing and implementation. Worked closely with UAT Leads, Data Analysts.
* Used UML to produce Use-Cases, Use case diagrams and Activity diagrams to explain process flows and functional specifications.
* Used the tool Systems Architect and MS-Visio to create use case diagrams and process flows.
* Regularly interacted with onshore and offshore teams to communicate requirements and review test cases and test plans. Responsible for creating UAT Test Data.
* Used Mercury Quality Center to look up defects and issues raised by testing activities.
* Worked closely with QA and Developers to clarify/understand functionality, resolve issues and provided feedback to nail down the bugs.
* Produced and managed documentation on release activities to support problem resolution.