**Jyoti Ghale**

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**SUMMARY OF QUALIFICATIONS:**

* Highly proficient in preparing Business Requirement documents (BRD), Functional Requirement Documents (FRD), User Requirement Document (URD).
* Strong experience with Scrum/Agile methodology and well versed in writing user stories.
* Participated in Sprint Planning, Daily Scrum Stand Up, and Sprint Retrospective meetings.
* Facilitated daily scrum, sprint planning and sprint retrospectives meeting.
* Supported the product owner in maintaining the product backlog and scheduling next release.
* Managed multiple projects including online banking and loan origination systems.
* Experienced in performing Business Process Reengineering/Gap Analysis to check the compatibility of the existing system infrastructure with the new business requirements.
* Data Mapping and delivering capabilities in the user friendly GUI.
* Experienced in translating the business requirements into use cases using various external tools.
* Analysis and data analysis using SQL and Excel involving the product attributes of Broker Dealer products
* Expertise in gathering business and technical requirements from both formal and informal sessions utilizing a variety of software tools.
* Expert data collection, cleansing, validation, analysis, and reporting. Extract, analyze data from various sources, including databases, manual files, and external websites.
* Serve as the main resource for administering systems associated with automation of reporting and proposed changes to existing processes
* Conducted UAT on the newly developed IT applications before it is released for production.
* Created and published regularly scheduled and/or ad hoc reports as needed. Documented reporting requirements, process and validate data components as required.
* Strong communication skills when working with developers, project managers, subject-matter experts, stakeholders, system implementers, and application end-users.
* Extensive experience in conducting Joint Application Development (JAD) sessions with various user groups.
* Assisted IT in the development and implementation of a new release and off-release process and scheduling with executive team signoff
* Experienced with testing effort in preparing the functional test plans, test coordination, escalation, prioritizing the bugs and user acceptance testing.
* Expert of forming and maintaining positive and productive working relationships in internal, external, independent, team environments, creative and aggressive self-starter with integrative thinking skills.
* Expert in broad range of technologies, including business process tools such as Microsoft Project, MS Excel, MS Access, MS PowerPoint, MS Visio (Microsoft Suite) and Rational Suite.

**TECHNICAL SKILLS:**

**Business Modeling Tools:** Rational Enterprise Suite, Requisite Pro, Rational Rose, Clear Case, Visio, UML, Share Point, Microsoft Office.

**SDLC Methodologies** Agile, Waterfall, Spiral, Spiral, Rup Process and Prototyping

**Project Management**

**Business Applications:** MS Project, MS Visio, MS Word, MS Excel, MS Access, MS PowerPoint.

**Operating System:** Windows 95/NT/2000/XP.

**Databases:** SQL Server, MS Access, MySQL.

**PROFESSIONAL EXPERIENCE:**

**KEY BANK, Cleveland, OH**

**Oct 2015- Present**

**Business System Analyst**

The project was based on phasing out legacy Loan origination system and strategically introducing Loan Sphere into implementation. Based on existing forms and new requirement identification, systems were defined and developed to retrieve existing customer data from legacy systems, capture new data related to mortgage and then connect to credit history agencies, propose different options for loans approval and process the loan into the loan sphere empower system. The project used AGILE process as methodology .The online services provided 4 different sections in all: online banking, online bill pay, online mortgage loan processing and online brokerage.

**Responsibilities:**

* Gathered Business Requirements, analyze data/workflows. Defined the scope, financial projections and Cost/benefit analysis. Progressed from Problem Statement to well-documented Designs.
* Utilized Rational RequisitePro 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.
* Gathered status of issues from Subject Matter Experts.
* Hands on experience working in MS-Excel and developed Excel models of detailed amortization schedule of various Gfee (Guarantee Fee) items.
* Closely interacted with User Interface (UI) designers and software developers to understand application functionality, navigation flow and updated them about end-user sentiments. Created GUI mockups.
* Hold discussions with stakeholders to identify the scope of the project.
* Experience developing conceptual, logical and physical data models as per enterprise standards.
* Experience performing Data Analysis and developing source to target mapping document for migration.
* Gathered requirement for Origination workflow of loan sphere Empower.
* Reviewed and analyzed the Use cases and come up with System design and Test plan Templates.
* Created business process workflow diagrams (Activity diagrams) in Rational Requisite Pro.
* Involved UI, requirement and data modeling sessions and developed DFD Diagrams and ERDs.
* Involved in Incident Reporting and Change Control procedures using Clear Quest and reports to track process of repairs and determine the current quality of the application
* Analyzed the legacy data and documented data quality issues and recommended changes.
* Prepared documents such as Project Scope, Project Vision, Project Success, Business Requirements, Functional Specification, Data Warehouse Process Flow (SQL queries & Crystal Reports) using MS Office (Word, Excel, Visio) and dashboards.
* Tracked and reported defect using Quality Center ALM.

**Environment:** Agile, UML, Windows, Oracle, Share point, SQL, Microsoft Office suite, Rational Enterprise suite, HTML, XML, ALM, Visual Basic, MS ACCESS, MS EXCEL

**Mellon Bank, Pittsburgh, PA**

**Business System Analyst**

**Jan 2014- Sept 2015**

Mellon Bank was the principal subsidiary of Mellon Financial Corporation. The project involved analyzing the steps in the loan lifecycle and identifying processes for up gradation and integration. It provided a real time status of loan applications, by converting its labor intensive and time tracking loan lifecycle process into an automated and integrated system. Underwriting of loan applications was put in place under Sarbanes Oxley Compliance Act to meet the

requirement of setting internal controls.

After the merger Bank of New York Company, Inc. and Mellon Financial Corporation is now newly formed company called The Bank of New York Mellon Corporation.

**Responsibilities:**

* Conducted user interviews, gathered requirements, analyzed and documented business requirements based on the analysis of loan processing workflow model.
* Created Gantt chart used it to develop project schedule, allocate resources and make cost estimates using MS Project.
* Prioritized the requirements gathered from financial specialists, business users, domain experts through interviews and JAD sessions.
* Identified the deliverables at the end of the inception and elaboration phase of the Rational Unified Process (RUP) life cycle in terms of business modeling and requirements analysis.
* Created and maintained the Requirement Traceability Matrix (RTM) between the requirements and other products such as design documents and test plans.
* Initiated Use Case using UML, which provided the framework for potential use case deliverables.
* Ensured verification and sign-off of business requirements by various stakeholders/investors under SOX Compliance.
* Conducted various meetings and interacted with the analysts, and developers to discuss Enhancement and Modification Request issues.
* Performed Functionality testing and regression tests.
* Created various Charts and Graphs like Bar Chart, Line graphs, Pie Charts for analysis

**Environment:** MS Visio, Rational Requisite Pro, MS Project, HP QC, UML, MS Office, Windows, SQL.

**Bank Of America, Charlotte, NC**  **April 2012- Dec 2013**

**Business System Analyst**

Bank of America mortgage group is the nation’s largest lender offering solutions for every residential and commercial mortgage-financing situation. Worked "Home Loan Ease" is a flexible home loans application to assist mortgage officers provide home loan schemes to customer from various financial backgrounds.

**Responsibilities:**

* Liaison between IT and Business Users in order to bridge the gap between Business and Technical objectives.
* Used UML/RUP to develop requirements and architect a solution.
* Prepared Deadlines using MS Project.
* Prepared Use Cases and detailed screen layouts with regards to various types of corporate actions.
* Performed Business and Data Analysis to understand operational model and underlying data characteristics of target markets.
* Implemented Rational Unified Process (RUP) in terms of disciplines and phases, each consisting of one or more iterations. With the iterative approach, the emphasis of each workflow varies throughout the lifecycle.
* Performed Gap Analysis for Tracing Requirements.
* Prepared and Maintained Traceability Matrix
* Identified High-Level Requirements for developing and documenting detailed business requirements using Rational.
* Responsible for documenting and developing Business Rules for our metrics based on the business needs, financial requirements and processes used to track our work.
* Build and implement a custom Change Tracking System using SharePoint and InfoPath.
* JAD/RAD Sessions were conducted to understand the detailed requirements.
* Responsible for preparing Use case Realization Documents.
* Involved in the meeting with Business Process Owners, SME (Subject Matter Experts) and Marketing Team for Requirement gathering in Definition Stage.
* Advise / educate clients on SharePoint best practices.
* Created Test plans per the business and technical requirements.
* Responsible for creating new views as per the requirements. Gathered and defined business rules which allowed for the accurate processing of corporate actions.
* Work with business owner and user groups to set policies and prioritize software releases.
* Participated in design walkthroughs and verify QC Test scripts and results.
* Conducted UAT (User Acceptance Testing) with the users before formally releasing the product.
* Used Rational Requisite Pro to prepare requirements documents. Extensively used Microsoft SharePoint to upload all the requirement documents, test scripts, test cases and varied test scripts for everyone's review.
* Wrote a governance framework to document policies and procedures required to start managing Sharepoint adoption, roll outs and limiting problems such as site proliferation and non-adherence to standards.
* Evaluated the results and the project timeline by setting milestones in RUP.
* Assisted the Project Manager in Policy Management such as Project Status Reporting, establishing prioritization and policies for multiple tasks, ensuring that the product delivers the benefits called for, Financial Handling and resolution of conflicts within the project and between cross-functional teams.
* Prepared User Guides, Release Notes and Training Material.
* Prepared the Business Documentation for future reference.
* Interacted with other teams through walk-through, teleconferences, etc. to resolve various issues.

**Environment:** RUP, UML, JAD/RAD, CRM, MS Visio, MS Project, MS SharePoint, Oracle.

**JPMC – Wilmington DE**

**Jul 2010– Mar 2012**

**Business Analyst**

The project was a web-based application involving the automation of Mortgage loan origination process beginning from origination/opening a mortgage application through funding/closing using the third party Quicken Loans system. The system performed all the business functions of the loan process such as set-up Account information, New Loan set-up, the Appraisal, credit, and income. The project involved modules for Pre Approval, Application, Underwriting, Pricing, Processing, and Closing.

**Responsibilities:**

* Generated a streamline process to understand the various steps in the loan lifecycle and desired functionality of the new system by interacting with users, management, SME (Subject Matter Expert), stakeholders, lenders, underwriters.
* Interviewed business users to gather requirements and analyzed the feasibility of their needs by coordinating with the project manager and technical lead.
* Extensively worked with Risk Management, Mortgage Loan Servicing, and Commercial and Residential mortgage and Mortgaged Backed Securities.
* Identified, researched, investigated, analyzed, defined opportunities for business process improvement, documented business processes and initiated efforts to make improvements.
* Contributed to the definition of scope, performed extensive requirement analysis and defined functional specifications.
* Wrote Business Process Management System (BPMS) specifications to be used by the developers for process automation
* Prepared Business Requirement Documents (BRD) and used Requisite Pro to manage, analyze, and convert business requirements into functional specifications.
* Conducted and participated in JAD sessions with stakeholders and system users to collect the software requirement specifications (SRS)
* Used RUP methodology to analyze and translate business requirements into system specifications, communicating with the business on a broader scale and with an in-depth view too.
* Used Rational Rose and UML to produce models like context, use case, sequence, activity etc.
* Used ClearCase to keep different versions of the documents and ClearQuest to report bugs or defect.
* Assisted the PM in setting realistic project expectations and in evaluating the impact of changes on the organization and plans accordingly and conducted project related presentations.
* Assisted 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:** UML, RUP, Windows 2000, Rational Rose, Requisite Pro, ClearCase, ClearQuest, MS Project, MS Word, MS Excel.

**Education:**

University of South Alabama

Bachelors in Business Administration

Major: Management