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| |  |  | | --- | --- | | **Karthick S. Sr. Business System Analyst** |  | |

Result driven professional, experienced in working with cross-functional teams in documentation and development. Demonstrated innate problem-solving skills, negotiation, conflict resolution and in-depth documentation. Steady and Weathered experience in Business Systems Analysis applying a pragmatic approach.Shown proven ability to work with self-organizing and cross-functional teams in a wide spectrum of Banking and Financial sectors.

* Competent and worked on different phases of **Software Development Life Cycle (SDLC)** utilizing methodologies like **Waterfall,** and **Agile methodologies** like **SCRUM** and **Waterfall-Agile Hybrid.** Have sound understanding of **Scaled Agile Framework (SAFe).**
* Skillful in **Gathering Requirements, Performing Analysis, assisting in Development,** and **providing support** where necessary.Supplemented the team with **pre-Prototype** documentation and models to maintain completeness and obtain clarity for various applications**.**
* Created Business Requirements Document **(BRD)**, Software Requirements Specification **(SRS)** to incorporate functional, non-functional, GUI Requirements, Data Requirements, Use Case Model and trace requirement via **RTM** as and when necessary pertaining to the Business needs.
* Analyzed**,** evaluated and documented **Source systems** for generating **User, Functional and Non-Functional requirements.** Have transformed requirements to functional specifications focusing on **workflow analysis and design, user interface design, and process flow modeling.** Proficient in writing **User Stories.**
* Extensive experience in **Business process re-engineering, Business process improvements, Historical Data Reports Analysis** accompanied byactive initiation and participation of **discovery sessions, interviews, prototyping, document-reviews** to obtain relevant information.
* Organized and facilitated **Requirements Gathering Sessions (Prototyping, Interviews, brainstorming and JAD sessions)** with **end users, Subject Matter Experts (SME’s) and stakeholders** in order to document decisions and obtained perspectives regarding future state of business processes.
* Possess expertise in tracing requirements throughout the development process and verifying adherence to **Requirement Traceability Matrix (RTM).** Performed **GAP analysis, Cost benefit analysis, Risk assessment, and SWOT analysis** to obtain clarity on where business wants to be**.**
* Well acquainted with **Unified Modeling Language (UML) diagrams** including **Use Cases, Activity, Sequence, Data Flow** and **ER Diagrams** using **Rational Rose and MS-Visio**therefore assisted in**Business Process Modeling**.
* Collaborated in various types of testing **like Functional testing, End to End Testing, Regression Testing, and User Acceptance Testing (UAT).** Assisted the testing team in various scenarios with **Test cases, Test plans and Test procedures** in manual and automated test environments.
* Adept in converting business specifications into **Service Oriented Architecture (SOA) models** across heterogeneous IT environments. Experienced working in **Three-tier architecture, Web Services (SOAP, WSDL), Client-Side Validation and Server-Side Validations.**
* Possess sound understanding of Coding Languages such as **Java**, **JavaScript**, **Object Oriented Programming Concepts in C.** Also Utilized **Shell** to perform Bash commands in retrieving data from non-responsive systems.
* Worthy understanding of database concepts like **Data Warehousing, Data Structures, Schemas, Data Marts, Entity Relationships and User Administration.** Worked extensively with Data warehouses by migrating data from various **OLTP’s** to **OLAP cube** using **ETL tools** such as **Informatica power center**.

**Domain Knowledge:**

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| **Finance** | Portfolio Management, Asset Allocation, Mortgage operations, Credit Risk, Financial Instruments, Anti Money Laundering, **Equities** (Stocks, ETF, Equity Linked Notes), **Fixed Income** (Bonds, Convertibles, T-Notes, T-Bonds), **Derivatives and Swaps** (Options, Futures, Forwards), **FX** (FX Options, FX Futures, Currency Swaps, Currency Forwards, FRA), **Money Market Instruments** (T-Bills, Commercial Paper, Repos), and **Mutual Funds, TILA** and **RESPA.** |
| **Risk and Compliance** | Operational Risk, Market Risk, BASEL, VaR, SOX,CCAR Bank Secrecy Act |
| **E-Commerce** | Transaction Verification, **PCI-DSS**, Regulations imposed by ACH Network. |

**Technical Skills:**

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| **Big Data** | Hadoop, HDFS, Hive, Hue, Pig, Sqoop, Flume, mapR 2.0 |
| **Modeling Tools** | Rational Rose, MS Visio, Mockup Screens, Wireframes |
| **SDLC Methodologies** | Waterfall, Agile-Scrum, Waterfall-Scrum |
| **Business Skills** | GAP Analysis, Change Management, Impact Analysis, JAD Sessions, SWOT analysis, Project Planning, Project Scheduling, and Project Budgeting. |
| **Requirement Management** | MS Office, JIRA, Confluence, HP ALM 11.5, TFS |
| **Project Management Tools** | MS Project, MS SharePoint Server |
| **Testing Tools** | HP QC v10.0, HP ALM V11.5, Cucumber, Selenium, Jenkins |
| **Financial tools** | MS Excel functions and pivot tables, Financial Statement Analysis |
| **ETL Tools** | Informatica, Data Stage, Oracle Warehouse Builder. |
| **Reporting tools** | Tableau Desktop,QlikSense, MS Office Suite. |
| **Languages** | HTML/CSS, XML, SQL, JavaScript, jQuery, C, Java. |
| **Databases** | MySQL, MS SQL Server, MS Access, Oracle |

**Professional Experience:**

**CITI Group, Warren, NJJan 2016- Present**

**Senior Business System Analyst**

**CLOUD IMPLEMENTATION and PORTFOLIO MANAGEMENT**

The project involved in performing platform upheaval and also the design and implementation of robust, fast and efficient **front and back-end**applications for a comprehensive Fund and**Portfolio Management System** in a seamless customer centric platform. The objective was to provide consistent and unbiased financial advice in a systematic manner. The system also offered other value-added services like Guided Portfolio rebalancing and Automated trade execution and settlement.The model analyzed the Capital Markets based portfolio giving the maximum returns while taking minimum risk as per investors need, which included initially with asset allocation and secondly towards rebalancing the risk.

**Roles and Responsibilities:July 2016 – Present**

* Developed **Asset Allocation strategy**overseeing the **Goals**, **Risk Tolerance** and Risks involved in **Investment Horizon**. Also established options to monitor, adjust, evaluate and manage securities in **Portfolio Construction**.
* Assisted the **Investment Management Research** (IMR) team in obtaining parameters for the **Screening Algorithm** which was used on the Investment Decisions options regarding **Mutual Funds** and **Exchange Traded Index(ETF)**Funds.Also worked proactively with **Bloomberg** and **Reuters** specialistsin identifying data on stock and order information.
* Worked proactively with the **financial analysts** in establishing ground rules for configuring the **FX trading algorithms** andperformed **data profiling** to identify **inaccuracy in Data** along with preparation of **Data Mapping document.**
* Applied gained knowledge of**SEC**, **FATCA** and **FINRA** regulations such as **Order Audit Trail System (OATS) and Blue Sheets** and also ensured incorporated **PCI-DSS** compliance during payments and bought **SOC1** and **SOC2** Compliance. Used **Cucumber** to check if proper equities and unlisted **smaller OTC Derivatives** were pulled to the cloud based system and thereby simulated and obtained additional information regarding exchanges through the application.
* Did**root cause analysis** to identify **data quality** problems, and obtain historical trend which were used to obtain the **Potential Future Exposures(PFE)** and thereby report to the Business Stakeholders the potential improvements.
* Responsible for writing effective user stories using **INVEST** criteria, and splitting into tasks using the**SMART** criteria and defined the Acceptance criterions. Helped the team in estimating stories using techniques**Planning Poker** and Proficient in prioritizing techniques like **MoSCoW**, **KANO** based on the business needs prevalent at the time.
* Worked closely with **UI** team in developing the web application, **HTML** and **Java Script**. Assisted Web services team in designing **REST** services and configuring **WADL**. Ensured schema via**XSD files** to validate the **XML** documents.
* Worked proactively with the **DevOps team** in performing **Impact analysis**, **Cost Benefit analysis**, and capturing Risks and **Value at Risk (VaR)** parameters in **Risk Registers** and mitigating using **Risk Mitigation Strategies**.
* Worked on **Service Oriented Architecture** (SOA) primarily including RESTful web services and JSON. Obtained the various Element and their description pertaining to **JSON** under **API documentation**.
* Did **Impact analysis** to obtain possible **Test Strategy** and had **Test Cases** mapped to possible high-risk use cases. Performed Stress Testing to evaluate possible fallacies and helped in documenting the same for CCAR Submission.
* Performed Manual testing using **Excel Macros** to find Inconsistencies in the massive stock and trade information. Also utilized **SQL** to probe **data dependency** issues and **inconsistencies** to safeguard against **SQL Injection**.

**Roles and Responsibilities:Jan 2016 – Jun 2016**

* Interacted with stakeholders to identify business needs and elicit requirements using elicitation techniques such as JAD sessions, Functional Decomposition, Interviews and Questionnaire.
* Ensured that the **Phase-3 Technical architecture** capturing the “To-be” cloud migration implemented metering including provisioning, billing and accounting capabilities. Also documented which on premise technical resources would be best suited for the Hybrid-cloud. Performed monitoring of best **Server utilization rates**.
* Created UML diagrams such as **Use Case**, Activity Diagram, Sequence Diagram, **Data Models**, Dimensional Data Models and ER diagrams using MS Visio.

**Environment: -Agile, Apache Hadoop, HDFS, Apache Hive, Apache Kafka, ACH specific APIs, Java Spring 4.1, HTML 5, CSS3, jQuery 1.11, IBM CloudBurst, IBM Tivoli Automation Manager,MS SQL Server, Cucumber, Altova XMLSpy, Atlassian JIRA, Confluence, HP ALM &QC, Microsoft Office, QlikSense, Informatica IDQ, Informatica Power Center**

**SILICON VALLEY BANK, Santa Clara, CA Oct 2014 – Dec 2015**

**Business System Analyst/Level 2 Support**

**MORTGAGE SYSTEM**

The scope of the project entailed in building an **exclusive mortgage system** that facilitated the transfer loan from overseas to the United States in our bank. Added a module for verifying applicant’s asset in an existing system which lets the user import bank statements directly from the mortgage system in case the user has an account in the same bank. Also allows the users from different banks to directly upload Bank statements from their respective banks in form of PDFs as valid verification documents.

**Roles and Responsibilities:**

* Wrote **Business rules** for the verification and validity of bank statements and simultaneously dealt with an **offshore testing team** to align test cases with the **TILA** and **RESPA** regulations.
* Created **Use case**, **Use case diagrams, Activity diagrams** and **Sequence diagrams.**Involved in developing **Test Strategies** and Test Cases thereby assisted in developing test scenarios and test conditions.
* Helped in setting Idealistic Rates of Return based on Statistical Trends to minimize Probability of Default (PD)**.**Also assisted in setting parameters for High risk borrowers thereby minimizing **Loss Given Default (LGD)** to the bank.
* Used **Web Services** using **ACH Recommended SOAP API** to communicate with banking systems and obtained accurate credit related information pertaining to **Fair Credit Reporting Act (FCRA)** and submitted documentation as per CCAR.
* Used **Informatica** to map the data in a central data repository and created **data marts** for end users to verify the applicant’s bank statements and used **Tableau** for generating final reports for the underwriter or end user.
* Strong knowledge of **client side** and**server-side validation** and assisted in writing verbiage for **client-side validation** using **Java Script and Ajax.**Also worked with DB team to create data models and data mapping documents.
* Utilized Manual testing methodologies such as **SQL Probing** to check validity of existing data within the databases and also to protect the systems from **SQL Injection Attacks**. Also ensured that various mitigation methods were supplemented to protect the system from defaults on debts leading to **Credit Risk**.
* Bought about **Behavior Driven Development (BDD)** and wrote **feature files** using **Cucumber** to implement business behavior and thereby helping the developers in building code simulating the same. Additionally, assisted Lead QA in porting it over feature files to **Selenium** for further testing.

**Environment: Agilehybrid, HP ALM, Jira, Microsoft SQL,Selenium, Cucumber,Informatica,Tableau, MS Visio, .Net, HTML,XML,JAVA,jQuery JavaScript, Angular JS,Load Runner**

**ZIONS BANK, Salt Lake City, UtahDec 2013 - Oct 2014**

**Business SystemsAnalyst**

AML Surveillance Implementation

The objective of the project was to improvise**Anti-money laundering surveillance** system that provided AML solutions as a part of compliance and assisted in the Anti-money laundering Program. The system could analyze data based on a group that may include at least **expected level of activity** and **debit/credit card flow** through. The system also generated an alert in response to one or more predetermined results from the analyzing.

**Roles and Responsibilities:**

* Applied gained of Knowledge of the **Bank Secrecy Act**, **Basel-1**, **Basel-2**, **FinCEN and Sarbanes-Oxley Act, CCAR, FBO and Volcker rules**on the existing application to enhance security concerns. Additionally, ensured parameters for marginal **Value at Risk (VaR)** risk data was aggregated and submitted as Risk Reports for IRS Audits.
* Assisted in performing In-depth Stress testing on various entities to minimize risks pertaining to AML and set identifier flags on potential issues. Helped the PM set aside parameters for performing documentation for CCAR.
* Incorporated **USA Patriot Act** with **Bank Secrecy Act** to obtain information on equities brokered in foreign shell banks.
* Used document analysis to understand the **AS-IS process** and**TO-BE** process and bridged the gap using **GAP Analysis**.
* Designed the **Use Case Diagrams** and coordinated with multiple resources in creation of **Activity Diagrams** and **Sequence Diagrams**. Also Coached the team on the basics of **capacity planning** during the **sprint planning sessions**.
* Assisted the QA Lead in generating reports on **Automation KPI**. The reports were also quantified and tracked the coverage of the Automation tests. Wrote the **Test Scripts** in the **Gherkins format** according to **Acceptance Criteria (ATDD)** to be fed into **PERL** as scripts for performing Automated testing due to the data driven project nature.
* Worked closely with **Product management** and **Program manager** in designing the **change management** plan and analyzed impact, regarding the changes to **Treasury’s SAR rule** in brokerage of funds greater than a specific amount.
* Collaborated with **Program manager**, **Product Management** to revise **User Acceptance criteria** and change management plan by **integrating** the insights from focus groups and impact analysis.Facilitated **UAT sessions** to demo features and functionalities with the end users and obtained feedback.

**Environment: Waterfall-Agile hybrid, Atlassian JIRA, MS Visio, SharePoint 13, Informatica Power Center, Tableau, MS (Word, Excel, PowerPoint, Access), Java, REST API, AJAX, HTML5, CSS3, JQuery, Java Script, Investran, JBoss Enterprise SOA Platform, JDBC, Oracle, JSON, WADL, XML, XQuery.**

**Syntel, Chennai, IndiaMar 2012 – Oct 2013**

**Business Systems Analyst**

**Mobile Banking Application**

The project succeeded the migration of the Clients banking services to a private cloud. The project was incorporated to let the customers under the Commercial bank to have an active tracking of their expenditures. It aimed at passively increasing the customers churn rate by keeping them actively engrossed in the Mobile application and direct them towards newer banking initiatives.

**Roles and Responsibilities:**

* Was involved in creating the **Project initiation document (PID)**for my team to support the on-site team and Helped in translating the business requirements in **Conceptual data models**.
* Conducted GAP Analyses by understanding the **AS-IS** business process and **TO-BE** business process.
* Aligned**Business rules** pertaining to core banking functionality to port over to the mobile form.
* Assisted the QA Lead in making sure **Test cases** aligned with requirements and were run on **Appium**.
* Was also responsible to update the **Infographic charts**to obtain team progress.
* Reported directly to the Program Manager by submitting weekly reports regarding the progress of the project.
* Was Responsible for creating **use case, use case diagrams, activity diagrams and sequence diagrams.**
* Was responsible for handling **requirement churn**.

**Environment**: **Waterfall-Agile, Rally, Oracle, Java, Appium, TFS, HP QC, Oracle,MS Access, MS EXCEL, MS Word.**

L&T InfoTech, Chennai, India Sept 2010 – Feb 2012

**Jr SQL Developer/Systems Analyst**

**E-COMMERCE WEBSITE**

The project deals with Adding shipping cost estimator which calculates the shipping cost based on the distance, weight of the product in an existing e-commerce website. Also, to improvise the existing system based on various parameters and including outsourcing service to third party shippers to expand the Fleet size.

**Roles and Responsibilities:**

* Actively Involved in Pre-Analysis of project with **SME** (Subject Matter Experts) and **Developers.**
* Wrote **Business rules** pertaining to shipping functionality. Performed extensive **CRUD commands** to supplement the newer shipping criteria.Performed basic **stored procedures** and set **triggers** for the various parameters.
* **Elicited requirements** facilitating **Interviews**, **Brainstorming**, **Focus Groups**.
* Used **Excel** for allotting task and **issue tracking, user story management** and **requirement traceability.**
* Participating **Workshop sessions** with SME’s and multiple teams for requirement gathering and refinement.
* Analyzed the gathered requirement and reviewed **Application Specification Document** (ASD) as well as created **System Requirement Specification** (**SRS**) document to describe all data, functional and behavioral requirement of the system.Wrote Use Case and built basic **Use Case Diagram/ Activity Diagram** using **MS Visio**.
* Used Web Services to connect the shipping services to the existing system with **SOAP API**.

**Environment: Waterfall, Wireframes, SQL Server, MS Word, MS Excel, MS PowerPoint, and MS Visio, TFS, GAP Analysis, UAT Testing, Web Server.**

**MERRIL LYNCH TECHNOLOGY SERVICES, Chennai, IndiaJuly 2009 –Aug 2010**

**Jr SQL Developer**

**Website Overhaul**

Merrill Lynch Technology Servicesoffers a wide range of Investment banking and brokerage options to corporate and retail customers.The project was about providing back-end support for the firms Intuitive site and to help transition key elements upon the merger with Bank of America.

**Roles and Responsibilities:**

* Performed and planned resource requirements as pertaining to the **Application Specification Document** as obtained from the on-shore client.
* Performed basic **DML** and **DDL** Queries to probe and perform **CRUD** operations on the existing database under supervision of Lead Developer.
* Assisted the SQL Lead in using **SQL Server Profiler** that aided in profiling server resource usage and optimizing it.
* Analyzed monthly/quarterly performance against plans and forecast and recommended corrective actions.

**Environment: Waterfall, SQL Server, Excel, Visual Studio, SQL Server Profiler.**

**EDUCATION**

Bachelor of Engineering in Computer Science(Anna University, Chennai, INDIA)