**Munira Sultana**

**PROFESSIONAL SUMMARY:**

* Over 6 years of consistent experience in various SDLC methodologies: AGILE, Scrum, Extreme Programming, Waterfall, and RUP working as Business Analyst.
* Worked on several data networks with tech team in the back end shop, created DWS sheets required by the needs of projects.
* Expert in all phases of Requirement Management including gathering, analyzing, tracking requirements and quality assurance.
* Experience with various Mortgage Business Units like Loan Acquisition/Origination, Commercial Lending, Servicing, Capital Markets, Debt Asset Management, Credit Risk and Bond Derivatives, etc.
* Negotiate with Business Analyst, Project Managers, IT Directors, and Developers during the entire system development life cycle and made sure the business requirements are met in cost effective manner.
* Experienced in working closely with project managers, SMEs, and staff to understand and brief the requirements and specifications for new applications along with re-engineering the existing applications.
* Extensive knowledge of various financial products and processes such as Loan Origination Process, Jumbo Loans, FHA, VA, and MBS.
* Good Knowledge about banking domain, including mortgage, deposit and investment.
* Extensively worked with Loan Origination, AFS, Risk Management, and Mortgage Lending Servicing; Commercial and Residential mortgage, commercial credit, CMBS, MBS.
* Hands on experience in Loan IQ.
* Experienced in writing and preparing business requirements documents (BRDs), system requirements specifications (SRS), system design specification (SDS), functional specifications, defining project plan and change request.
* Expertise in conducting JAD sessions, Gap analysis, and requirements prioritization using interviews, document analysis, and requirements workshops.
* Excellent understanding of Relational Database Systems, Normalization, Logical/Physical Data Modeling and Data Warehousing.
* Expert in organizing and managing all phases of the application testing process using Quality Center (ALM).
* Strong understanding of test plans, test cases, test scripts and defects tracking/reporting.​
* Extensive knowledge of SQL queries and back end system integration testing.
* Conducted User Acceptance Testing (UAT) in agile environment and verification of performance, reliability and fault tolerance issues for web based and client/server applications.
* Strong understanding of Functional, Integration, System, and Regression testing.
* Possess in depth knowledge in Software Development Methodologies like Agile, Rational Unified Process.
* Possess a disciplined, professional and quality centered approach with strong analytical and problem solving skills. Able to work under pressure and in a dynamic cross-functional cross cultural-environment.
* Excellent communication, presentation and interpersonal skills.
* Strong working knowledge of data warehousing concepts and ETL tools.
* I did coordinated session between users and Tech Support to ensure clear communication was established.
* Did Data cleansing to detect and correct corrupt data. Maintained end-to-end data mapping and data conversion spreadsheet. Used the data conversion sheets for data comparison.
* Validated DB tables for data consistency and correctness.
* Experienced in **ETL (Extract, Transform and Load)** of data into a data ware house and have effectively employed Business Intelligence (BI) tools like Business Objects Modules (Reporter, Supervisor, Designer)
* Experienced in creating User Manuals and Guides for users, explaining the new features and changes.
* Expertise in interacting with **end users** to gather necessary information as per business needs.
* Extensive experience **MS Visio, MS Project and MS office tools Like MS-Word, PowerPoint, Excel, and Access.**
* Ability to work in tight schedules and on different applications concurrently.
* Expertise in writing User Stories to detail the business requirements and functional requirements.

**TECHNICAL SKILLS:**

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| **Methodologies:** | Rational Unified Process (RUP), Agile (Scrum), DOORS, Rational Requisite Pro, SDLC , Product Life Cycle Management, SWOT Analysis, GAP Analysis, RAD, Cost Effect Analysis, Use Cases, Workflow diagrams |
| **Business Tools:** | Rational Rose, MS Visio, |
| **Tracking Tools:** | Rational Rose, ClearQuest2002, Bugzilla, Quality Center |
| **Operating Systems:** | Windows 9x/NT/2000/XP, UNIX |
| **Databases:** | Oracle 11g/9i/8, SQL Server 2010, MS Access 2013 |
| **Quality Assurance:** | Software Application Testing Life Cycle, Knowledge of automation tools, Test Director, HP Quality Center |
| **Business Applications:** | MS Office 2013 (Word, Excel, PowerPoint, Outlook), Adobe Acrobat, MS Visio, MS Project, Data warehouse, Business Objects, MicroStrategy Business Intelligence, |
| **Environments:** | Java, SQL, HTML, |

**WORK EXPERIENCE:**

**BB&T Winston, NC Apr 2015 – July 2016**

**Business Analyst**

Integration of Loan Origination System and Enhancement of the systems for Retail channel and Home Equity products . The Mortgage system is a configurable, scalable and flexible LOS that offers products and pricing capabilities; integrates to electronic document and provides an industry-standard interface. Core responsibility: Analyzing and verifications of business process into correct system functionality, consistently minimizing technical risk. I also worked on the project that involved migration of existing legacy consumer system to a new enhanced web based system known as loan solutions for new mortgage applications. The system automates the entire mortgage lending process from origination through closing, driving down various loan originating costs and cycle time for decision making, funding and delivering loans.

**Responsibilities**

* Facilitated meetings with SMEs, end users, technical team to determine User Requirements and Goals, thus converting User Requirements into Business Requirements document and Functional Requirement document.
* Gathered Business requirements, analyzed data/ workflows, validated, and created the high level requirement documents and functional requirement documents (FRD) using MS word and Excel.
* Brainstorm and gather requirements from the business for the Risk Weighted Average (RWA) component of the B for various Lines of Business including Treasury (Derivative Instruments like Interest Rate Swaps, Fixed Income Instruments like US Treasuries, Bonds, Inflation Linked Bonds, CDO, CMO, ABS, MBS etc.), Retail Mortgage products, Deposits, Commercial Products (Leases, Asset Based Lending etc.)
* Validated the various business processes with a committee of Subject Matter Experts (SME's) like Residential Lending Servicers, compliance, Underwriters, etc., to ensure the rules and guidelines have been met.
* Interacted with SMEs, business users for verifying requirements through approval processes to convey business needs to Line of business management and technical team.
* Facilitated and managed meeting sessions with committee of SMEs from various business areas including Mortgage Servicing, Loan Monitoring and Asset Management.
* Created business diagrams using BPMN and flow diagrams to illustrate business processes and presented this documentation to stakeholders and business users.
* Functioned as a liaison between line of business users and technical team throughout the project lifecycle.
* Analyzed and verified the integrity and reliability of the Loss Data, Exposure Data and Risk rating calculations in the Lending Repository.
* Was involved in validating  functions (Excel, Word, File save/Upload, Print) of Loan IQ that interact with windows client operating system from the desktop/Client.
* Coordinated with QA team for validating the field levels from the extract file matches with the data display from the Loan IQ frontend for the Customer, Agent and Member syndicated levels.
* Analyzed business requirement document, attended Change Request meeting to document Change request form and implemented procedures to test changes involving business system analyst, developers and Quality Assurance analyst team.
* Retail, lending, and operational regulatory compliance audit and monitoring reviews
* Coordinated with BSA in order to manage and update the missing parameters of requirements using HP ALM (Application Life Cycle management).
* Created Decision Document to address out of scope criteria needed for business requirements and verified through approval process consulting with business sponsors, compliance, management of line of business and technical team.
* Participated in test cases reviews to make sure that all the requirements have been covered and accurately tested.
* Participated with Defect lifecycle management team, attended weekly defect reports meeting reports and created daily Defect reports using HP ALM (Application Life Cycle Management).

**Environment:**Agile, Windows, PL SQL, HP QC, Toad, UNIX, MS OFFICE (Word, Excel, Access, PowerPoint, Project), Quality Center.

**Fidelity Investments, Chicago, IL Aug 2013 – Mar 2015**

**Business System Analyst**

Fidelity Investments is one of the leading diversified financial services provider which offers home mortgage 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 project involved implementing a vendor application for collateral management to support derivatives trading. The derivatives trading involve futures and swaps transactions. As a Business Analyst I worked on multiple systems to ensure requirement consistency across the board.

**Responsibilities:**

* Gathered and documented business requirements by interviewing business users.
* Implemented Agile throughout various project phases.
* Be the point of contact for the development team as well as the business team with regards to implementation of the new application
* Provide status updates and executive presentations describing planning, scope, cost initiatives to support compliance directives.
* Provided effective monthly Store performance reports, financial statement analysis and commercial lending.
* Analyzed and resolved the ongoing issues with the Data Warehouse and the upstream and downstream applications.
* Documented client organization's direction, structure, business processes and requirements.
* Researched client organization's industry and competitive position.
* Understand the regulatory requirements related to the new application for collateral management.
* Designed the business sales and servicing processes for Account opening and Commercial Lending
* Understand the business logic behind calculations. Make sure these business logics are correctly documented to be used by developers.
* Analyze the current applications and collateral management tools in place to identify all gaps that could come up in the new application that is being developed.
* Understand and map the activities and process from trading, accounting and collateral management systems
* Design process flow and activity diagrams
* Analyze the data elements required in production for the new application. Analyze how these data elements are currently being used in the existing systems.
* Assisted in designing data models such as logical and physical data models for the data warehouse.
* Develop scenarios that would capture pivotal business operational and functional capabilities.
* Develop test cases and take part in business users acceptance testing

**Environment:** MS Office suite, including Word, Excel, Visio, Power Point, Project, Outlook and Access, SQL, Agile-SCRUM, Java, UML diagram

**Fannie Mae, Dallas, TX Oct 2011 – June 2013**

**Business System Analyst**

As a Business Analyst I worked on a credit appraisal system-reengineering project that focused on enhancing the functionality and usability of the existing system. Also worked on Commercial Lending for Upgrading the Current Version that Involved Agile Requirements and Extensive Testing .

**Responsibilities:**

* Actively involved in Design and Implement customization to packaged software applications (i.e. Encompass, Optimal Blue, Leads 360 etc.) supporting Retail line-of-business.
* Review & Understand packaged software capabilities and features and apply my knowledge to solutions. Closely Work with software vendors as needed.
* Important Team member of eDOCS project for the review, implementation & data changes for the eDisclosures sent to the customers at initial & approval packages for Loan origination.
* Changes in system for the eDisclosures forms as per State & Federal regulation & other regulatory authority.
* Attended JAD Sessions in order to capture Business rules around Data elements on the User Interface system
* Conducted interviews with key business users to collect requirement and business process information.
* Performed extensive requirement analysis including data analysis and gap analysis.
* Met with Credit Risk Analysts and Loan Officers to gather Credit Approval Process and Reporting Requirements (Credit Exposure Data, Loss Data) for Credit Cards (TSYS), 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 II compliance guidelines
* Designed trade flow diagrams for cash and securities movement between investor, bank, stock exchange and depository participant.
* Established and maintained document library of company lending guidelines and implementation testing.
* Excellent customer relationship/communication skills. Act as subject-matter-expert on system capabilities limitations to line-of-business and technology partners.
* Involved in walkthroughs with business and development teams.
* Assessed the credit information of the customer to determine the degree of risk involved in extending credit or lending money to customer and commercial applicants.
* Responsible for creating customer directed product release documents of Core Banking products like Deposits, Loans, and Teller.
* Conducted User Acceptance Testing on the application – resolved issues from the participants, prepared and submitted Test Analysis Reports and participated in Product Readiness Review.
* Effectively handle multiple tasks, switch between tasks quickly and prioritize project activities.
* Participated in discussion for a global Treasury operation to centralize FX payments, to further eliminate foreign currency risk, to optimize lending/borrowing, to streamline inter-company sales/purchase transaction settlements, and to define Accounts Receivable processes for applying cash against customer invoices.
* Tested the brokerage and financial services applications like Equities, Fixed Income, Investment Research, Investment Deposits, Accounts (Accounts Activity, Balance Holdings, Portfolio Management , E-statements, Retail Consumer Lending, Mortgage Modules, Integration Module
* 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
* Experience in User Acceptance Testing (UAT) & documentation of Test Cases. Reported defects using Quality Center.
* Supported the re-design of the Mortgage Asset Management System.
* Collaborated with the QA team to ensure adequate testing of software both before and after completion, maintained quality procedures, and ensured that appropriate documentation is in place.
* Conducted interviews with key business users to collect requirement & business process information for loan process including set-up Account, New Loan set-up, Escrow Analysis, Appraisal, Credit, income & Title functionalities.

**Environment:**Agile, Windows, PL SQL, HP QC, Toad, UNIX, MS OFFICE (Word, Excel, Access, PowerPoint, Project), Quality Center.

**Nationwide Mortgage, Saint Cloud, MN Feb 2010 – Aug 2011**

**Business Analyst**

NTRS is a diversified financial company engaged primarily in residential mortgage banking and related businesses. My project module involved the Mortgage application deployment that allowed NTRS to automate its Mortgage origination process, by allowing the officers to enter the data directly into the system, manage new mortgages by tracking the status, and by producing the task list and delegating them to the other users within the other organization. In the new application, multiple users can work parallel on the same mortgage case.

**Responsibilities:**

* Elicited demands from the stakeholders and analyzed them for consistency, flexibility and completeness.
* Organized workshops with Subject Matter Experts to obtain domain level information.
* Used prototypes to demonstrate and verify the behavior of the system.
* Participated in meetings with Developers, Project Managers and Quality Analysts to discuss business requirements, test planning, resource utilization, and defect tracking.
* Worked on Agile (Scrum) methodology, to manage project components from inception, elaboration, construction and transition phases of SDLC for lending team, through User Stories in Product/ Sprint backlogs thru the pre-determined iterations.
* Retail, lending, and operational regulatory compliance audit and monitoring reviews
* Converted Business Requirements to the Functional Specification.
* Responsible for defining and designing commercial lending loan approval process which resulted in data collection and analysis compliance Created business process workflow diagrams (Activity diagrams) in MS Visio.
* Verified and Reported of all issues/defects from small to big raised by UAT team
* Conducted JAD Sessions with various stakeholders to develop the Architecture of the application so that the application meets the business requirements, discuss open issues and resolve them and discuss change requests.
* Analyzed and verified the integrity and reliability of the Loss Data, Exposure Data and Risk rating calculations in the Lending Repository
* Worked closely with the Quality Assurance team and developed test cases using the developed use cases as the platform, and conducted User Acceptance Testing (UAT).
* Involved in developing use cases for the functional specification.
* Designed and developed Use Cases, Sequence and Activity Diagrams, Conceptual models and process flow diagrams to help explain the process to the developers and analyze the project using MS Visio
* Performed Feasibility, Adaptability and Risk Analysis to identify the business critical and high-risk areas of the application.
* Involved heavily in creating and running UAT test cases and test scripts. Also, MS-Access database and generated reports for UAT test cases.
* Knowledgeable with BPM (Business Process Modeling) with using the Business Process Reengineering Cycle and enhancing current process and quality of a system adapted by an organization.
* Gathered requirements through interviews, meetings, and existing documentation.
* Analyzed and documented existing process flows to capture essential elements of securities trading

**Environment:** Windows, MS Word, MS Excel, MS Visio, SQL, SharePoint, ALM, Java, Clarity.