**Naveen Victor**

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## CAREER SUMMARY

* BUSINESS SYSTEM ANALYST with 6+ years of hands on experience in business consulting in Banking/Finance and application development with excellent skills in client interfacing, requirement gathering, user support, quality assurance, problem solving, and documentation.
* Skilled in determining system requirements and specifications for complex application development projects. Past experiences of leading and interacting with business teams, programmers and technical staff at all levels.
* Extensive experience with Fixed Income: Treasury (Bonds, Notes, and Bill), Asset Backed Commercial Paper (ABCP), Corporate Bonds, Junk Bonds, American Depository Receipts (ADR) and Global Depository Receipts (GDR).
* Good knowledge of Loan Origination System.
* Experienced in Risk analysis, Securities and their valuation, Asset Management (risks and returns), Asset Allocations, Bond pricing, Financial Derivatives, Cash Management, financing structure, Portfolio Analysis and Management, etc.
* In depth knowledge of the Systems Development Life Cycle (SDLC) models such as Water Fall, Spiral and RAD.
* Experience in creating and maintaining the Requirements definition documents that included Business and Functional requirements.
* Data Mapping, Data modeling, Data mining, Data analysis, Data verification, Business requirement Gathering, Scenario Analysis
* Experienced in conducting JAD sessions, focus group and brainstorming sessions, reviews, and walkthroughs and customer interviews for various business processes.
* Used Rational Requisite Pro for requirements management and to follow configuration management process.
* Extensive knowledge of various SDLC methodologies: Scrum, Agile, Waterfall, RUP, Extreme Programming.
* Skills in developing Use Case diagrams, Sequence diagrams, State Chart diagrams, and Class diagrams.
* Exposure in creating and analyzing Data flow diagrams, and Entity Relationship diagrams.
* Skills to track environment build release level at various point in the software building process.
* Extensive use of UML/RUP for modeling views in Microsoft Visio.
* Possess Project management skills such as time estimation, task identification, risk analysis and scope management and resource management.
* Defining Test Cases, analyzing bugs, interaction with team members in fixing errors, Unit testing and User Acceptance Testing (UAT).

### TECHNICAL SKILLS

**Methodologies:** UML, RAD, RUP, Agile, Waterfall

**Requirement Tracking:** Rational RequisitePro, Quality Center

**Performance Testing Tools:** Rational Suite Performance Studio

**Operating Systems:** MS Windows NT/98/2000/XP, Unix

**Web/Design Tools:** HTML, XML, MS Front Page, Adobe Photoshop, ASP, .NET

**Databases:** Oracle, SQL Server, MS Access

**Programming** **Languages:** C, C++, COBOL, JAVA, PL/SQL, PHP

**Office Tools:** MS Word, Excel, MS Project, MS Outlook

**Employment History**

**US Bank, Minneapolis, MN**

**Nov 2015 – Present**

**Sr. Business/Systems Analyst**

The company's main businesses include [branch banking](https://en.wikipedia.org/wiki/Branch_banking), [commercial banking](https://en.wikipedia.org/wiki/Commercial_bank), [consumer lending](https://en.wikipedia.org/wiki/Consumer_lending), [payment processing](https://en.wikipedia.org/wiki/Payment_processing), [investment advising](https://en.wikipedia.org/wiki/Investment_advisor), and [title insurance](https://en.wikipedia.org/wiki/Title_insurance). Worked on a Loan Origination system reengineering project that focused on enhancing the functionality and usability of the existing system . Drive the efforts of UAT testing for Loan Origination system by coordinating with Cross functional Team. The main objective of this project was to ensure that the customer communications and fees are simple, transparent, accurate and easy to understand across the enterprise and resolve existing audit issues. The project required exposure to all lines of business including legal and compliance.

**Responsibilities:**

* Established ownership on all types of customer correspondence and fees
* Standardized and built a process for review and signoff of non-marketing owned customer facing communications, including roles and responsibilities
* Built a sustainable review process for Fees, including roles and responsibilities
* Standardized definition of materials needing legal and compliance sign-off
* Established processes for recurring reviews of new customer facing communications and recertification of existing communications
* Conduct business process analysis and identifies process improvements.
* Review failure data, perform trend analysis, and make recommendations to improve system performance.
* Performed API Level testing for web services, enhanced the Test harness and developed many Test suites using XML.
* Performed Web Services testing and Validated XML request/response data using SOAP UI.
* Participate in business process reengineering efforts
* Experiencedin data analysis, database design, data mapping, data mining and data gap/anomaly.
* Designing and customizing data models for Data warehouse supporting data from multiple sources
* Analysis of files and data to for proper classification and assessment of PCI (Payment Card Industry) data content.
* Wrote high level use cases scenarios using Microsoft Word for better visualization of the to-be application and better understanding of the process for the developers.
* Regularly working on Data Issues from the client perspective and converting them into Data Mapping and Data Validations
* Standardized processes for cataloging, storage, retrieval and distribution of all communications
* Worked with IT in generating customer communications and fees reports and used it to perform GAP Analysis against existing LOB inventory.
* Identified/documented data sources and transformation rules required populating and maintaining data warehouse content.
* Working the Compliance, related to KYC and AML procedures for understanding the current reporting requirements and documenting them.
* Good knowledge of various compliance regulations and standards
* Reduce possible gaps and negative impacts by coordinating presentation of evidence from business and systems processes for PCI Compliance Audits.
* Assisted the development and deployment team to evaluate and validates important modules on Compliance management system by conducting user acceptance and regulatory compliance check on the new platform.
* Created use-case scenarios and storyboards in MS Word and MS PowerPoint for better visualization of the application.
* Gathered requirements and modeled the data warehouse and the underlying transactional database
* Developed strategies with Quality Assurance group to implement Test Cases in HP QC for stress testing and UAT (User Acceptance Testing).
* Created the data process models and workflow process diagrams to understand the XML Web Services in the business logic layer.
* Addressed audit findings and customer facing materials and fees at an enterprise level to ensure consistency and accuracy.

**Environment:** Oracle, PL Sql, Clear Quest, Rek Trace, Ms Office, Mainframes, Share Point, Ms Access, SOA, Reference Data, Windows XP, SnagIT, Audit Studio, HTML, Data warehouse, J2EE.

**Bank of America, Atlanta, GA**

**Feb 2014 – Oct 2015**

**Business System Analyst**

 ABN AMRO 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.

This is an in-house client /server application, which is comprised of 3 modules:

**Loan Plus**: is the loan officer front end that allows him to enter the customer's information.

**Loan Underwriter**: is the lenders front end that allows him to enter the customer's information and other relevant financial data. Upon approval of the customer, statistical and regression analysis is performed to calculate the interest rates.

**APE**: This module helps manage monthly / quarterly customer payments

**Responsibilities:**

* Analyzed operating procedures and policies on an ongoing basis and recommended and implemented improvement plans where appropriate.
* Understood core processes of the departments to provide input on re-engineering or streamlining opportunities.
* Met with client groups to determine user requirements and goals. Utilized RUP to configure and develop process, standards, and procedures.
* Analyzed business requirements and segregated them into high level and low level Use Cases, activity diagrams / State Chart Diagrams and Robustness Diagram using MS Visio according to UML methodology, thus defining the Data Process Models.
* Created different tables in MS Access for every module.
* Prepared Test plans, Test Cases based on business requirements using Quality Center.
* Wrote SQL Queries to gather data from these MS Access Tables.
* Created Forms and Reports in MS Access.
* Performed UAT testing Using Quality center.
* Created and maintained UAT Test Plan using Quality Center.
* Performed Defect Status Report and UAT Test status Report using Quality center.
* Developed standard documentation package (Requirements, Specification, Architecture, Design, Operations, and Quality Testing Plans).
* Interviewed Subject Matter Experts (SMEs) and carefully recorded the requirements in a format that could be reviewed and understood by both business people and technical people.
* Set up definitions and process for test phases including product test, integration test, and system test. Work to fully implement test phase entry and exit quality criteria, standard test reporting metrics and standard test artifacts.
* Created different Traceability views to maintain the Traceability of the requirements.

**Environment:** UAT, Rational Team Test, Windows, MS Access, Oracle, PL SQL, HP QC, MS OFFICE.

**Capital One - Irving, TX**

**Sept 2012 – Jan 2014**

**Business System Analyst**

The project was to upgrade the existing web-page application product of the bank used by customers in which the scope was to integrate various in house modules of mortgage origination system using and Implementing Black Knight into business for mortgage interest calculation

**Responsibilities:**

* Worked as a liaison among stakeholders to elicit, analyze, communicate, validate and document requirements for changes to business processes, policies and information systems.
* Worked with the user interface team to design the GUI for the application.
* Interacted with project stakeholders to elicit and document project requirements by translating business needs into testable, developer-ready requirements.
* Monitored scrum release on multiple sub projects/sprints
* Produced professional quality project artifacts including but not limited to business requirement documents, requirement plans, models (e.g. data, event, context and process), traceability matrices, use cases, issue logs and other documents as needed.
* Developed PL/SQL Procedures, Functions and Packages and used SQL loader to load data into the database.
* Participated in database design and worked with SQL / Oracle queries for change control and compliance audit reports/applications.
* Involved in all phases of Software development life cycle (SDLC) using Agile Scrum methodology and participated in sprint planning meeting.
* Experience in preparing and documenting the User Acceptance test (UAT) plan and obtaining the necessary signoffs from the concerned business units.
* Monitored multiple sprints while completion of biweekly scrums.
* Ensured that system requirements meet business needs and that the business is able to fully integrate and implement new systems or system features.
* Followed Agile, methodology for project execution, and used Storyboards as one of the requirements elicitation technique.
* Worked closely with PM and helped in conveying project goals to the off shore team.
* Served as a critical resource and liaison between subject matter experts and technologists throughout the project lifecycle
* Create and furnish business intelligence reports to agency executives, managers, staff and outside entities to allow for performance based assessments of progression towards goals and objectives
* Testing the BI Publisher web reporting solution to enable ad hoc reporting capabilities for executive decision makers.
* Consistently written atomic requirements and RFPs to bring effective upgrade regarding client facing experience.
* Closely worked with SMEs to smoothly produce documents for Approval from various stakeholders.
* Worked with the project team to determine appropriate test plans, deployment plans and supports the product launch

**Environment:** Requisite Pro, Rational Clear Quest, MS Visio, Rational Test Manager, SQL

**Mesirow Financial, Chicago, IL**

**June 2010– July 2012**

**Business Analyst**

Mesirow Financial is a diversified financial services firm, provides various financial services to institutional investors and small to mid-sized businesses in the United States. It provides a variety of services and investment products, including equity and fixed income investments, currency management, broker/dealers & IAs, annuities, investment brokerage, sale-leaseback capital, insurance, retirement plans for growing businesses and more. The project was part of the Portfolio Performance Attribution System (PPA), which was developed specifically to support Wealth Advisory Service (WSA) to clients on Asset Projections, stock option models, Portfolio Rebalancing, Investment Holdings, Liquidity needs and future goals. The systems solutions focuses on quality investments and emphasizes risk management and diversification through asset allocation, advise the clients on wealth management strategies, and provide clear and complete picture of the clients assets in position and those that are held by other providers, full brokerage capabilities, access to IPOs and other 3rd party products, research data and tax and insurance information.  The team developed the system using J2EE and Oracle 9i.

**Responsibilities:**

* Extensively involved in Risk analysis, Securities and their valuation, Asset Management (risks and returns), Asset Allocations, Bond pricing, Financial Derivatives, Cash flows, financing structure, Portfolio Analysis, etc.
* Responsible for creating and reviewing business requirements, functional specifications, project schedules, documentation and test plans.
* Worked with production staff to identify and map detailed current processes, identify gaps and failure points, perform root cause analysis and develop functional requirements that supported overall strategy, goals and objectives, and develop and document the functional requirement documents.
* Acted as a liaison between the technical staff and the users (staff and management). Also was responsible for communications between Project Team and other related departments.
* Involved in content management change control and Version Management. Performed regular updates to various static web pages.
* Coordinated mentoring of various tools and process flow of the application.
* Analyzed and design Use Case diagrams, Class diagrams, Sequence Diagrams, Business Objects, Domain Object Model, and MS Visio to depict process flows and PowerPoint presentations.
* Implemented Traceability Matrix (RTM) and User Requirement Specification Document (URS) and verified the functionality coverage.
* Developed timelines for project delivery and managed projects and resources to successful completion.

**Environment:** RUP, UML, Enterprise Architect, MS Project, MS Office, SQL

**Education: Bachelors in science**