# Neha Karki

Business Analyst

**SUMMARY:**

Over 6+ years of diverse experience in Leading & Executing IT Projects in various areas involving management of Business Process, Analysis, Requirements Gathering, Development and Quality Assurance**.** I have wide range experience in handling complex projects and participating in thorough knowledge of Software Development Life Cycle (SDLC) for Banking andFinance Industry.

**EXPERTISE**

* Over 6+ years of professional experience in the Analysis, Design, Development, Implementation, Testing of Client/Server and Web Applications.
* Strong knowledge of the Systems Development Life Cycle (SDLC).
* Conducted Elicitation and translated the Elicitation results into Business Requirement Document (BRD).
* Actively participated in Structured Walk-through of the Prototype and was responsible for getting the sign-off from the business members. Involved in requirements analysis and translated the high-level requirement from BRD and Use cases to a detailed Functional Requirement Document (FRD) according to the approved prototype.
* Mortgage experience includes Consumer Lending, Wholesale Mortgage Lending, Warehouse Mortgage Lending and Commercial Lending.
* Expertise in effectively creating diagrams and graphs using Business Process Model and Notation (BPMN) to facilitate an understanding of performance collaborations and business processes
* Highly experienced with BPMN notation and flow diagrams.
* Highly experience in retail banking environment with customer interaction.
* Expertise making wireframes using Mockups, Balsamiq mockup tools.
* Expertise in Performance Management, Asset Management, Credit Management, Client reporting and implementing its benefits.
* Acute understanding of concepts related to Student Lending, Consumer/Business Credit Cards and Consumer loans.
* Expertise in translating user requirements into technical specifications and mapping the process design, workflows for SDLC with documenting and managing business requirements using RUP, waterfall and Agile methodology.
* Project experience with commercial and retail banking, investments, brokerage and mortgage industry.
* Thoroughly worked with MS Office, MS Project Professional, and MS Visio on various projects
* Experienced in customer / client interaction, deep understanding of business systems functionality and technicality.
* Possess excellent organizational, interpersonal, communication and documentation skills with good process management skills along with a remarkable ability to gather requirements to bring out quality product.
* Highly analytical in developing the methods and measures to meet requirements and solve any issues that arise during the project.
* Excessive use of documentation to avoid any form of miscommunication or misinterpretation during the entire software development process. Prepared Systems Proposal Reports and Business Plans.
* Understanding and interpreting requirement specifications.
* Designed Use Cases, Activity Diagrams, Sequence Diagrams, Class Diagrams, and Data flow diagrams.
* Experienced in writing System test plans, defining test cases, developing and maintaining test scripts.
* Expertise in using QA Methodology to ensure robust functionality.
* Expertise in Project Planning, Project Design, gathering requirements and creating functional specifications.
* Involved in maintaining Test Matrix and Traceability Matrix and performing GAP analysis.
* Experienced in designing databases tables and normalizing tables.
* Conducted User Acceptance Testing (UAT).
* Experienced in writing SQL queries to generate reports.
* Motivated self-starter with exceptional team building, leadership, and interpersonal skills.
* Good team player with the ability to work in time sensitive environments.
* Possess excellent communication and interpersonal skills with the ability to adapt to a new environment.
* Excellent analytical and problem-solving skills with the ability to handle multiple tasks effectively and quickly master new concepts and subjects.

**TECHNICAL COMPETENCIES:**

Project Methodologies: Waterfall, RUP, Agile, Scrum

Business Modeling Tools: Rational Rose, MS Visio

Wireframes Tools: Mockups, Lucid Chart, Balsamiq

Defect Tracking Tools: Rational ClearQuest, JIRA

Operating Systems: Windows, UNIX

Databases: SQL Server, Oracle, MS Access, DB2

Languages: C, SQL, HTML, XML

Quality Assurance: HP ALM, UFT, Software Application Testing Life Cycle

Business Applications: Microsoft Office Suite- MS Word, Excel,

Outlook, PowerPoint, Project

Design Tools & Languages: Microsoft Visio, C, C++, HTML, .NET

**WORK EXPERIENCE:**

**Wells Fargo Bank, Richmond, VA**

**Business Analyst**  **June 2018 – Jan 2020**

Wells Fargo was following an old procedure of printing and mailing many paper documents to borrowers including initial disclosures, appraisals, revised disclosures, Truth in Lending (TIL) document etc. The process was manual, expensive and time consuming as mailing of initial disclosures takes multiple days for mailing and borrowers review, which extends the timeframe to close the loan. The purpose of this project was to provide automated electronic delivery of initial disclosures, appraisals, re-disclosures and other documents reducing the time and cost involved.

**Responsibilities:**

* Played a key role in the planning, analyzing, and implementation of system enhancements and conversions.
* Marketed equity and corporate securities as a third party lender
* Involved in the complete SDLC and handled key responsibilities in Project Management.
* Interacted with Credit Card processor and acquirer for processing refunds, voids, chargebacks and reversal transactions.
* Strong experience of pricing and analysis for securities also used various Security Pricing models.
* Worked on Data Mart Support Unit( DMSU) of Commercial Lending
* Set up short sale procedures in compliance with Security and Exchange rules and regulations
* Worked closely with SME for understanding the process flow and their areas of improvement.
* Gathered and articulated Business Requirements from User Interviews and Synthesis those requirements into functional specifications.
* Reported monthly summary of securities lending performance to senior management
* Reconciled monthly customer lending statements in Excel
* Issued Credits/Reimbursements and Refunds to customers
* Maintained accurate credit records for customers In charge of maintaining
* Documented and standardized use case document of new and enhanced job process.
* Documented business requirements and functional specifications for the Workflow.
* Implemented and extensively used MS SharePoint for Version Control, Enterprise Content Management (ECM), and Record Center for uploading files and maintain folders in Share Point.
* Created Requirement Traceability Matrix (RTM) to track the requirements.
* Monitoring credit card application and reporting to high level management about possible risk and ensured compliance.
* 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
* Received and analyzed Brokerage statements from prime brokers & step up brokers and determined the correct amount of fees, taxes and commissions based upon the market and quantity of shares.
* Led project planning and management of internal resources for client risk replacement by formulating strategies to improve business and operational processes
* Extracted data by running SQL queries, and analyzed securities, financial and customer lending that gets populated on the web application
* Performed some back-end testing using SQL Queries by connecting to the database server.
* Analyzed Business Requirements and created Business Scenarios, User stories, Navigation Flow, Business Flow Diagrams and Workflow Diagrams for applications and created Activity Diagrams using MS Visio and created conceptual model, behavior diagrams.

**Environment:**Agile, MS Office, UML, SQL, PL/SQL, HP Quality Center, MS SharePoint, MS Project, MS Visio, SQL Server

**Bank of America Home Mortgage Group, Charlotte, NC**

**Business System Analyst  June 2017 to April 2018**

**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.

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 lending 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.
* Provided analysis to perspective client on securities lending income potential
* Worked on BASEL IICredit Risk Management (Commercial Lending).
* Understood core processes of the departments to provide input on re-engineering or streamlining opportunities.
* Attended the knowledge acquisition sessions presented by Subject Matter Experts (SMEs) for the purpose of better understanding Lending process.
* Working with different business users within Internal and external Credit lines to resolve issues.
* Created and maintained Requirement documents using ALM (Application Life Cycle Management).
* Met with client groups to determine user requirements and goals. Utilized Agile Scrum to configure and develop process, standards, and procedures.
* Worked closely with SMEs to develop business process models using BPMN diagrams.
* Worked closely with customer job shadowing for requirement gathering.
* Created business diagrams using BPMN and flow diagrams to illustrate business processes and presented this documentation to stakeholders and business users.
* Reorganized business processes and documented these processes and workflows using BPMN
* Developed and maintained all formal BPMN based process documentation to include process models, business requirements traceability matrixes, and use case documentation
* Created different tables in MS Access for every module.
* Prepared Test plans, Test Cases based on business requirements using ALM (Application Life Cycle Management).
* Wrote SQL Queries to gather data from these MS Access Tables.
* Performed Defect Status Report and UAT Test status Report using ALM (Application Life Cycle Management).
* 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 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:** Windows, MS Access, Oracle, PL SQL, UNIX, MS OFFICE (Word, Excel, Access, PowerPoint, Project), ALM.

**Key Bank, San Francisco, CA            
Business System Analyst July 2016 to May 2017**

My work was on IOTPS (Integrated Online Transaction Processing System) which included online banking and mortgage loan processing application. Key bank is a diversified banking; financial and secondary mortgage company that provides a broad range of financial operations. Their online service allows customers to carry out a standard banking operation such as bill payment, funds transfer between accounts, and balance checks. Their Online Mortgage Loan Processing system was also being converted from manual to online. This project involved Business and requirements analysis, modeling, design, System Functional, performance and user acceptance test.

**Responsibilities**

* Identified and validated high potential business opportunities for stakeholders and developed customized business strategies that are aligned with corporate strategic objectives.
* Provided analysis, understanding and business perspectives on many financial and operational issues.
* Gathered Business Requirements, analyze data/workflows. Defined the scope, financial projections and

Cost/benefit analysis.

* Progressed from Problem Statement to well-documented Designs.
* Collaborated in the creation and updated the Requirements Traceability Matrix (RTM) using Quality Center.
* Defined and performed the Test strategies and associated scripts for the verification and validation of all defined business requirements and associated functionality.
* Reviewed and analyzed the Use cases and come up with System design and Test plan Templates
* Created business process workflow diagrams (Activity diagrams) in Visio.
* Developed prototype of new information processing application.
* Facilitated collection of functional requirements from system users and preparation of business requirement documents.
* Involved UI, requirement and data modeling sessions and developed DFD Diagrams and ERDs.
* 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.
* 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.
* Project implemented using the Waterfall Methodology to produce artifacts in the different phases of the Software Development Life Cycle (SDLC).
* Assisted the business in evaluating priorities, risks, and costs versus benefits of various solutions
* Reviewed new system functionality and patched to determine what is applicable and what should be presented to the business for prioritization, across the various Lines of Business, including change management.
* Prepared weekly and monthly team status reports, progress identification reports, risk mitigation reports, production support reports, and financial and Corporate Infrastructure reports
* Conducted design reviews to ensure that deliverables meet business needs, including in-house data share application development
* Prepared documents such as Project Scope, Project Vision, Project Success, Business Requirements, Functional Specification using MS Office (Word, Excel, Visio) and dashboards
* Communicated business and functional requirements to the development team for design
* Facilitated implementation of new functionality through training sessions, demos, and training manuals
* Developed and executed systems integration test scenarios.
* Worked with Release management for Implementation Plans (Pre and Post) to define roles and responsibilities, efforts and dependencies

**Environment:** Quality Center, XML, MS Visio, MS Project, MS Access and MS Excel

**National City Bank, Cleveland, OH Oct 2014- May 2016**

**Business Analyst**

National City Bank is one of the leading diversified financial service providers 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 system also provides a centralized repository for underwriting and monitoring process. I gathered requirements for loan lifecycle and identified the processes to convert the time-consuming loan lifecycle process into an automated and integrated system that provide a real-time status of loan applications, risk management, and monitoring capabilities.

**Responsibilities**

* Conducted User Interviews, Gathered Requirements, analyzed, and documented business requirements based on the analysis of Loan Processing Workflow Model.
* Analyzed various Steps in the Loan Lifecycle and designed the system to identify & monitor the riskier loans.
* Analyzed and prioritized key reports for day to day servicing needs for loan monitoring processing and Inspection.
* Addressed all aspects of the Loan Lifecycle, starting from identifying a deal right up to loan closure.
* Designed and developed Use Cases, Activity Diagrams, and Sequence Diagrams using MS Visio.
* Provided Functional Specification to development team to build Enterprise Reporting Systems.
* Clarified QA team issues and reviewed test plans and test scripts developed by QA team to make sure that all requirements will be covered in scripts and tested properly.
* Participated in the Bug Review Meetings, Updated requirement document as per business user feedback.
* Assisted client in developing content and training materials; recommended enhancements and identified new business requirements.
* Assisted with product evaluation, product customization and system integration.
* Facilitated and managed meeting sessions with committee of SMEs from various business areas including Mortgage Servicing, Loan Monitoring and Customer Service.

**Environment:** Windows, MS Access, Oracle, Waterfall, ALM.

**EDUCATION:**

Bachelor’s in Business Administration

University of Texas at Dallas