**Ponam Bhardwaj**

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**Sr. Business analyst**

**Summary:**

* Over 6+ years of hands-on experience in **Business Process Modeling**, Mapping, Requirements management using various SDLC methodologies such as **Waterfall, Agile and RUP Processes**. Extensively involved inJAD sessions UML Modeling, Prototype design, Rapid prototyping, RAD and Quality Assurance of client server and web-based systems with focus on Finance, Banking industry, **Mortgage,** Insurance**,**and Healthcare.
* 4 years of solid experience in mortgage industries in small investments and large scale investments and house loan and commercial loans with in the period of time using their rate of interest in short term and long term goals.
* Documented process flow of Mortgage Default, Foreclosure and Servicing Guidelines with performing and non-performing loans
* Banking professional with 2+ years of experience as a Deposit Operations Representative; with focus in risk mitigation. Knowledgeable in **Bank Secrecy Act** (BSA) **Anti Money Laundering** (AML) and **Large Currency Transactions** and Court Orders. Analytical, detail oriented with ability to meet deadlines.
* Good understanding of Market Risk, Liquidity Risk, and Credit Risk in the **Trade Life Cycle** and Reporting on Positions.
* Solid understanding of the financial Industry with a focus in **Mutual funds, bonds**.
* Strong experience in (**LOS**) originating a loan vary by loan type, various kinds of loan risk and regulator, lender policy and other factors.
* Expertise in mortgage application and approval process with **end-to-end functionality** that is affordable and easy to use **Loan origination system (LOS).**
* Three years of experience in working with multi-currency Interest Rate Swap products, including in-depth practical knowledge of full trade lifecycle from pre - trade credit check and all aspects of post-execution workflows, particularly involving Buy Side clients and FCMs, i.e. **STP**, confirmations, clearing and regulatory reporting via Market Wire and market risk knowledge of all Buy side, Sell side trade execution workflows- Auto Processing-No touch flow, **BBG -MW** interoperability, **VCON**, Trade division and Netting synchronization- **MSERV** and **LCH**
* Developed Terms of Reference, Project scope, program governance and communication plans, and other documents (**addressing the PMO requirements**) negotiated and updated major stakeholders on the progress. Documented, and charted existing controls and mechanisms that ensured accuracy and compliance of trading (trading book) and market risk legacy data supporting Dodd-Frank and market Risk Compliance reporting
* 3 years of experience with **brokerage Bookkeeping/Trades Processing/Settlement/Custody/ACATS** and Register & Ship system.
* Requirements Identification, Documentation and Management **- BRD**
* Functional and Non-Functional Specifications Identification and Documentation - **FRD**, Supplemental Specifications.
* Hands on work experience with **Waterfall, and Agile software development methodology**
* As a Regulatory system analyst used axiom controller view for the reporting
* Systems analyst with 3 years’ experience in UI/UX front end development familiar with wireframes, map stories, user flows and I do have UI experience in HTML,CSS and JavaScript and designing tools experience Adobe suite tools like Adobe Dreamweaver, Adobe fireworks , Adobe flex, flash professional and Photoshop.
* User Stories, Acceptance Criteria, **Scrum Meeting**, Product Backlog, Backlog Grooming, Sprint Planning, Retrospective.
* Knowledge of **PMBOK** (Project Management Body of Knowledge) and PMI (Project Management Institute)
* Extensive experience in translating business requirements and user expectations into detailed specifications by using various Text formats &**Unified Modeling Language** (UML).
* Experienced with all the phases of **SDLC** throughout the project life cycle in **Rational Unified Process** (RUP) environment and the creation of artifacts and management of various roles specified by **RUP**.
* Experience with **Brokerage Industry**.
* Created Access databases and data mapping document for data stage **ETL** transactions.
* Involved in reviewing test procedures, defining test cases, reviewing and maintaining test scripts, analyzing bugs and **Rational Rose, JIRA, SAGE, User Acceptance Testing** (UAT).
* Team player, **result-oriented**, fast learner, excellent communication skills with strong research capability.
* **New Loan Setup, Payment Application/Remittance, Escrow and Reserve Administration, Collateral Inspection and Monitoring.**
* Strong knowledge of Business Intelligence, **Data Warehousing and Business Architecture**.
* Excellent communication and Presentation skills. Experience working with business users as well as senior management.

**Technical Skills:**

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| **Languages:** | C++, SQL, Java, C, C#, ASP.Net and VB.Net |
| **Operating Systems:** | Win 95/98/NT/2000, XP, UNIX |
| **Internet Technologies:** | HTML, XML, VB script, Java script,Middleware. |
| **Databases:** | MS SQL Server, MS Access, Oracle 8i |
| **Tools:** | MS office, MS Project, Visio, Rational Rose, axiom tool, tableau, RequisitePro, Rational SODA, Clear case, Clear quest, MS Front Page |
| **Reporting Tools**: | Crystal Reports |
| **Quality Management**: | Concept and Tools of Quality Management Test Director and Win Runner, ISO Concepts, Six Sigma Techniques |
| **Web Technologies**: | ASP, JavaScript, HTML, DHTML, IIS, and FrontPage |
| **User Interface:** | HTML, XHTML, CSS, Java Script |

**Professional Experience:**

**FREEDOM MORTGAGE, NJ Oct 2014 – Current**

**Sr. Business Analyst**

For 25 years**, Freedom Mortgage** Corporation has been earning a name for itself as a full-service lender with top customer service and a unique streamlined process. To achieve the **American Dream of home ownership**. Freedom Mortgage services had to implement a solution to streamline its mortgage application and approval process with **end-to-end functionality** that is affordable and easy to use. **Loan origination system (LOS)** is an online loan application solution which collects minimum amount of information from customers to support its various **loan origination channels**. The web based system with back-end processing and underwriting technologies used by FREEDOM has totally re-engineered its existing **mortgage application process**.

**Gathered business requirements** performed **Gap Analysis** for client’s requirements and generated system workflows.

**Responsibilities:**

* Involved in (**LOS**) originating a loan varies by loan type, various kinds of loan risk and regulator, lender policy and other factors.
* Systematically gained knowledge on the business process being followed in the project environment.
* Used Agile software development methodology in defining the problem, **gathering requirements**, development iterations, business modeling and communicating with the technical team for development of the system.
* Created use cases for mortgage industries in small investments and large scale investments and house loan and commercial loans with in the period of time using their rate of interest in short term and long term goals.
* Created UML diagrams in credit on the condition that it shall be returned on payment of the debt within a certain period.
* Manage all aspects of company trade show planning, execution and follow-up activities and assist in maintaining related calendars and schedules.
* Mentor UX Designers & Architect.
* Web logo design and logo creation.
* Create heavily annotated wireframes and user flows.
* Prepared and validated high-level and detailed requirements.
* Established RUP (**Rational Unified Process**) methodology and provided assistance in developing use cases and project plans.
* Facilitated walkthroughs with business SME’s from loan origination, processing, underwriting and closing domains.
* Participated in documenting the requirements that were critical to the business process and used those requirements in system design based on a Use Case approach.
* Used Rational Rose to model the process using UML to create behavioral and structural diagrams.
* OTC derivatives/swap product knowledge specifically Dodd Frank Title VII Records Retention/ SDR experience
* Used Rational ClearQuest to track required changes and **Rational ClearCase** to maintain different versions of the project documentation.
* Participated in transforming the user requirements into functional requirements and also created business process models from the requirement specifications.
* Reviewed and provided inputs to the testing scenarios **Rational Rose, JIRA, SAGE** and test cases.

**Environment**: **Rational Rose, Rational Requisite Pro, UML ,RUP, Tableu, MS Office, Visual Basic, Win Runner, Test Director, Windows 2000,Java,J2EE,Oracle 9i ,Citrix Metaframe Server, c# and asp.net**.

**TD Ameritrade, New York Apr 2013 – Sept 2014**

**Senior Business Analyst**

**(Mortgage/Banking)**

TD Ameritrade is lineage back its small investments banking firms. Mortgage industries in small investments and large scale investments and house loan (**LOS**) and commercial loans with in the period of time using their rate of interest in short term and long term goals.

Holding Corporation is the owner of TD Ameritrade Inc. Services offered include common and preferred stocks trades, mutual funds, lending, and cash management services.

It’s a replacement existing standards and procedures to comply with **ODPS** standards. Implemented new **Critical Security Control** (CSC) aspects to make comply with **ODM/JFS** Standards. Involved in (**LOS**) analysis, design, development, implementation, Project management.

**Responsibilities:**

* Documented system requirements and business requirements and created **Requirement Traceability Matrix (RTM)**
* Involved in **loan originating system** (**LOS**) originating a loan vary by loan type, various kinds of loan risk and regulator, lender policy and other factors.
* Involved in Requirements Gathering from user groups and analyzed workflows and UI screen dynamics
* Involved in **GAP** analysis in the identification of business rules, business and system process flows, requirements and assumptions and **Rational Rose, JIRA, SAGE**
* Created scope/Vision documents and prioritized all the business aspects.
* Applied project management techniques to define project scope, gather and document requirements, communicate requirements to developer, identify the solution, process change requests, and verify fulfillment of business requirements.
* Assisted DOT for proposal writing, Prof of concepts through RFP
* Analyzed state agency budgets, financial structure, and budget requests
* Performed fiscal, statistical, and other studies and analyses of key aspects of agency for budget
* budgets, such as organizational staffing or grant-making activities
* Worked with reconciliation team to identify problems in current Invoice system and reporting’s.
* Defined and resolved multiple application errors and test system enhancements.
* Created functional requirement documentation, use cases.
* Facilitated and attended JAD (Joint Application Development) sessions.
* Provided the IS Developer business solution requirements for application enhancements.
* Prepared and compiled workflows through various process flow diagrams using VISIO.
* Provided helpdesk, systems support, and service to client.
* Managed and supported client projects; annual enrollments, version updates, upgrades, periodic and adhoc requests.

**Environment:** Rational Requisite Pro, iRise, ITIL ,ARS 7.0, BMC Remedy , SOAP, HTML,XSD, XML, JavaScript,J2EE, Agile, Data flux, Rational Rose, JIRA, SAGE, SAP, RUP, MS Word, MS Excel, MS PowerPoint, MS-Project, MS SharePoint , Crystal Reports, Axure, MS Visio

**Fannie Mae - Washington DC Jan 2011 – Mar 2013**

**Business Analyst**

At Fannie Mae, the defining goal is to help more families achieve the American Dream of homeownership, providing financial products and services that make it possible for low, moderate, and middle-income families to buy homes of their own. The application is designed to provide serious borrowers with Information on Home Loans. The application was designed to make easy for the Borrowers to apply for home loan without aid of a loan officer or real estate professional. The application has ability for the users to calculate the amount of mortgage they are eligible for based on their income entered and also the system consists of different modules like Customer details, Benefits and Packages.

**Responsibilities:**

* Responsible for **requirements gathering** and documenting by meeting Users.
* Responsible for analyzing business requirements and development specifications in order to create and execute test plans.
* Imported Functional Requirements into Test Director and perform Regression, Black box, System, End to End, Smoke testing.
* Developed **Test Plan** and **Test Cases** for all above-mentioned applications using Test Director
* Designed automated scripts and Reusable Generic functions using Test script language.
* Created Data driven tests using Win Runner and executed **SQL Commands** to verify that correct data being displayed on the front end.
* Designed test cases using **Test Director** for each module based on the builds defined in the Module tracking system during the design phase of the applications.
* Performed Compatibility Testing on multiple browsers and supported **User acceptance testing**.
* Reported and tracked defects using Test Director and coordinated Defect management process.

**Environment**: Rational Rose, Clear Case 2002, Rational Clear Quest 2002, MS Visio, MS Excel, MS Word, MS Power Point, MS Project, SQL Server 2008, TOAD, Oracle.

**Sun Trust Bank, FL** **Nov 2008-Dec 2010**

**Business Analyst**

Sun Trust is engaged in providing banking, asset management, health spending solutions and related financial services to both individual and business customers’ nationwide. Sun Trust is a multi-bank holding company, Finance, **Fixed** **Income banking** **mortgage** **payment** card **industry** credit cards are processed **credit** **card** **related** **rules.** Single-purpose companies that deal with brokerage services and insurance and registered investment advisors for proprietary mutual funds. Application involve authenticate customer and helps customer to access Investment account, liquidity account and liability account. It also helps customer for **e –banking** activities and gives financial information.

**Responsibilities:**

* Worked with the Stakeholders , Project Manager and senior Business & SQA (**Software Quality Assurance**) Analysts in defining, documenting the business needs and **Business Process flows**.
* Analyzed and scope the area of analysis, working with project managers and business sponsors to clarify the level and complexity of the business analysis effort needed for the project. Detail business requirements and Worked with user community and keep updated system documentation
* Accumulated customer requirements from various ends through surveys, interviews, **and RAD** and **JAD sessions** and translated them into system requirements.
* **Worked on Auto insurance and provided required details of insurance and claims maintained customer focused relationship and business stakeholder.**
* Articulated the requirements into **functional** **specification** **documents** demonstrating current process and modified procedures for application entry, manual and auto rating processes for various entities to be insured.
* Hands-on use case creation, flowcharts, sequence diagrams, activity diagrams and user interfaces using **UML**.
* Designed and developed project document templates based on **System Devel opment Life Cycle** Methodology (SDLC).
* Experienced with Prototype development and both iterative and waterfall systems development processes.
* Performed **SWOT** analysis to evaluate internal and external environment of the company.
* Assisted project manager with the scheduling and execution of implementation tasks.
* Involved in developing test strategy and test plans to ensure that test cases reflects user needs for the functional, user interface, performance, usability and security requirements.
* Reviewed Integration Test Plan for integration between modules.
* Performed User Acceptance Testing **(UAT).**
* Used Test Director with QA team for testing.

**Environment**: MS Visio, MS Office Suite, Java, Test Director, VB, Client Server, UML, RUP, Windows XP, Test Director, MS Project, MS Access.