**Pratik Patel**

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**SUMMARY:**

* 7+ years of experience as a Financial Business Analyst with strong understanding of Business Requirements Gathering, Business Process Flow, Business Process Modelling and Business Analysis.
* Excellent Business writing skills in writing Business requirements document [BRD], Use Case Specifications, Functional Requirement Specifications [FRS], Software Design Specification [SDS], Software Requirements Specification (SRS), Software External Specifications [SES], Software Requirement Document (SRD), Data Dictionary, Business Continuity Plan (BCP), Workflows and Unified Modelling Language (UML) diagrams such as Activity diagrams, Class diagrams and Sequence diagrams.
* Good comfort level with Capital Markets, Money markets, Trading Systems, Derivatives (Strong in Options), Equities, Fixed Income, US government Treasury Securities (T-Bills, T-Bonds and T-Notes), Municipal Bonds, Stocks Trading Cycle, Margin Requirement, Mark to Market, Hedge Funds.
* Experience working on multiple projects relating to the Dodd-Frank banking act and its provisions.
* Deep understanding the knowledge of Risk analysis, Securities (Stocks and corporate bonds) and their valuation, Portfolio Management (risks and returns) and analysis, Asset Allocations Bond pricing, Financial Derivatives, Cash flows, financing structure, Capital Management, Stock Valuation, Amortization, etc.
* Extensive experiences in Investment Banking projects specialized in Securities Trading (stock trading, fixed income trading, and derivatives trading), wealth management and risk management.
* Experience in working in the implementation of Eagle Pace (Uploading, Exporting, Data Modelling, Loading of data to Data Mart, OLAP reporting).
* Have good understanding with entire phases of Software Development Life Cycle [SDLC].
* Full understanding of Rational Unified Process (RUP) using Rational Rose, Requisite Pro, Unified Modelling Language (UML), Object Modelling Technique (OMT).
* Experience in Scrum Process and thorough understanding of Extreme Programming (XP), Agile Software Development Methodology and Object Oriented Analysis (OOA).
* Hands on experience as an expert user of MS Excel, MS PowerPoint, MS Access, Business Objects.
* Experience designing and developing SQL statements and queries for Oracle Sybase and **SQL** Server 2000 database.
* Basic understanding of Business architecture [Zachman and POLDAT frameworks] and Service-oriented Architecture [SOA].
* Exposure to SAP Finance (FI) module.
* Experience in Competitive Analysis, Data Analysis, Gap Analysis and understanding of ROI Analysis, P&L Analysis, SWOT Analysis, Impact Analysis and Cost-Benefit Analysis.

**INVESTMENT BANKING DOMAIN EXPERTISE**

* Good comfort level with Capital Markets, Money markets, Trading Systems, Derivatives (Strong in Options), Equities, Fixed Income, US government Treasury Securities (T-Bills, T-Bonds and T-Notes), Municipal Bonds, Stocks Trading Cycle, Margin Requirement, Mark to Market, Hedge Funds.
* Basic Understanding of the Charles River Compliance, Charles River Trader, Charles River Post Trade.
* Understanding of the implementation of regulatory guidelines such as the USA Patriot Act, Basel-II, Sarbanes – Oxley Act, SEC Rule 10b-5, Securities Exchange Act of 1934 and basics of DTCC, FINRA, ISDA, ISIN, SEC, ECNs, SWIFT, STP, Dark Pools, Crossing Networks, ATS, etc. in Financial Institutions.
* Good understanding of Financial Statement Analysis, Capital Budgeting, Portfolio Analysis & Stock Valuation.

**SOFTWARE/HARDWARE:**

* **Languages / GUI**: C/C++, SQL
* **Databases**: Oracle10g , Sybase, PostgreSQL, DB2
* **Modeling Tools & Languages**: Rational Rose, MS Visio, UML
* **Project Management Tools**: MS Project
* **Requirement & Traceability Matrix**: Rational Requisite pro, MS Excel
* **Change Management Tools**: Rational Clear Quest , MS Office, Snag-It
* **Testing Tools**: LinkScan, QTP, Win runner, Roadrunner
* **Web Technologies**: HTML, CSS, XML, LAMP, AJAX
* **Operating Systems**: MS-DOS, LINUX RH 9.x
* **Banking Protocols**: FIX, SWIFT
* **Financial Terminals**: Bloomberg , Eagle Pace, Reuters, Capital IQ

**PROFESSIONAL EXPERIENCE:**

**Wells Capital Management Minneapolis, MN Dec 2017 – Jan 2019**

**Sr. Business Analyst**

As the Investment Management Division of Wells Fargo & Company, Wells Capital Management has over $193 billion under management. The project aimed at integrating Bloomberg Order Management System to support Fixed Income trading (Corp. Bond, Muni Bond, US Treasury, ABS, MBS/CMO/Pass Through/TBA) and to support Equity and Derivative trading (Options, Futures, Forwards and Credit Default SWAPS) to realize Straight Through Processing internally from Front Office to Downstream Systems (e.g. ADP & PMR) and Custodian Agents. The new system helps portfolio and asset managers, financial advisors and traders gain a simple, cohesive and transparent view of service data and enable multiple specialists and bankers to collaborate more seamlessly to service customers with complex money management and investment concerns.

**Responsibilities:**

* Garnered insights on present framework and laid out the client centric application (Presentations).
* Set up market data including zero curves, correlation matrices, dividend curves, etc., and the underlying financial instruments and then set up derivatives pricing parameters and trade capture options that drive the valuation of trades based on the market data to configure and test the system
* Responsible for reviewing and monitoring rule making activities of the various bank regulatory agencies resulting from passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act
* Responsible for implementing technical solutions and maintaining all operational workflows using the PACE and Securities Reference Manager modules of Eagle
* As a Business Analyst, developed business process flows, Use Cases, and other documentation for expansion of Fannie Mae's MBS loan servicing, securitization, and trading model while coordinated with Development Team in translating business requirements in
* In CDM project, analyzed traditional Swaps and Credit Default Swaps and their trading and allocation processes.
* Facilitated and managed meeting sessions with committee of SMEs from various business areas including Credit Profiling, Treasury /Cash Management, and Marketing Analysis. Identified/documented data sources and transformation rules required populating and maintaining data warehouse content.
* Worked on billing system a cash management module and enhanced the encrypting standards that are required for the application.
* Understood Fixed Income, Bonds and Bond Trading Cycle, Equities and Equity Trade Cycle, Derivatives (Options and Futures), Portfolio Management, Wealth Management, and Sales and Marketing.
* Responsible for business units consolidated general ledger inclusive of preparation month end closing, including adjusting, closing and balancing accounts, journal entries, account reconciliations, inter-company analyses, and balance sheet, income statement, and cash flow analyses
* Design and Architecture using BEA Weblogic’s latest features like Portal, Page Flow, Process Control, Java Control and Web-Services using Weblogic development IDE Workshop on Oracle database
* Apply custom changes to Calypso software in order to replicate vanilla and exotic OTC derivative products
* Performed Competitive Analysis on different online trading applications like GS, MS, SCHW etc,
* Facilitate product/content reviews for assigned projects to ensure accuracy and market sensitivity of programs. Perform project management duties for internal service management and client reporting initiatives and other projects as needed, inclusive of the entire project management lifecycle.
* Involve in preparation of report template for daily and weekly reports based on requirements.
* Responsible for creating data management solution which allows the client to transform and disseminate data into information.
* Generated requirements from Feedback (from FA’s) / Users’ requirements via CRM (SFDC or Salesforce.com)
* Worked with SME’s in Europe, to finalize the layout of the new Work-flow diagram. Also, the design (wire frames) was re-formulated.
* Proposed solutions to reporting needs and develop prototypes using SQL and Business Objects that address these needs.
* Involved in the system workflow analysis and contributed to the overall work flow diagram for the website.
* Responsible for the implementation of Eagle Pace Performance for return calculations.
* Performed Data mapping, logical data modeling, created class diagrams and ER diagrams and used SQL queries to filter data
* Managed Cross Team Collaboration and Offshore Testing team.
* Other areas include enhancements in Portfolio, Account setup, Content management, E-delivery and prepared Quick reference guide for CPB clients.

**TD Bank, Mount Laurel, NJ Apr 2015 – Nov 2017**

**Salesforce Business Analyst**

The bank had an **asset management system** in which investment portfolio records were maintained for investors.  The personal details of the customers like contact details; social security number, credit scores, etc. were maintained in a separate CRM.  
  
The project was to integrate the two systems to better manage lead generation, customer acquisition, manage accounts and forecast business for Wealth management Business. Hence, **Salesforce CRM** was customized with a user friendly dashboard and integrated into the asset management system.

**Responsibilities:**

* Worked on the **SDLC** process, which included requirements, design, analysis and testing via utilizing **Agile** methodology.
* Gathered User and Business requirements through interviews, brainstorming sessions and documented.
* Reviewed and gathered requirements from the Subject Matter Experts (SMEs) and Stakeholders using various elicitation techniques and produced Scope Management Documents, Business Requirements Document (BRD), Functional Requirement Document (FRD).
* Performed **GAP Analysis** on the requirements, identified the gaps using outcome analysis, and documented the GAP Analysis report.
* Involved in preparing the initial **Wireframes** for front end GUI interface for Salesforce customization
* Prepared the Design document for Salesforce interface. This involved JAD session with the SMEs as well as the development teams of the various LOB’s to understand their existing systems to define processes which adhered to all the requirements laid out in the BRD.
* Created various documents such as Use Cases, Business Flows and Work Flow diagrams for effective plans.
* Responsible for analyzing project goals, breaking down what needs to be created and attempting to engage users so that definite requirements can be defined.
* Reviewed system requirements and assisted testing team in Test Plan and Test Cases for testing the functionality.
* Wrote **SQL** statements to extract data from the tables to validate data flow
* Participated in User Acceptance Testing (UAT).
* Acted as a primary Liaison between various groups Like Compliance, Legal, Operations, Technology and the development teams for this project
* Participated in Smoke Tests and Post Production Validation (PPV).
* Tracked the User Login information for initial period and published reports for the same
* Assisted the sales team with User Manual for easy references.
* Managing Project Leads, managing schedules/meetings and deadlines.
* Creating and managing skills matrix to capture the expertise of resources.
* Establishing training sessions for developers and testers to handle learning curves for projects.

**PNC Bank, Pittsburgh, PA Sep 2013 – Mar 2015 Business Analyst**

PNC Bank is a highly diversified and growing financial services organization spanning the retail, business and corporate markets. PNC offers a wide range of services for all its customers, from individuals and small businesses, to corporations and government entities   
  
This project involved incorporating a sophisticated set of online tools for effective Cash/Assets management, Cash Equity and cash traceability. The application included instant Transactional Management originations, customized reports, automatic balance alerts and fraud control which were few of the features that can give the company an unprecedented level of control, freedom and flexibility in managing cash at the personal level. The application provided basic features such as Balance Reporting, Detail Transactional Management Reporting, Balance Alerts, Account-to-Account Transfers and Wire Transfers. It also provided cash identification, auto-settlement for the incoming direct purchases and wire orders and processing of international and domestic outgoing payments to clients and banks and ensuring money movement is screened for AML (Anti-Money Laundering).

**Responsibilities**:

* Gathered business requirements through interviews, surveys, and observing from account managers and UI (User Interface) of the existing Broker Portal system.
* Understand and articulate business requirements from user interviews and then translate requirements into functional and technical specifications.
* Gathered requirements and managed new project implementations for treasury operations, foreign exchange trading, commodities, Assets Management and wealth management departments.
* Analyzed different types of Risks such as Credit Risk, Market Risk etc and developed the test scripts with all these parameters to analyze the securities.
* Interacted with SME's of different divisions (Information Technology, Risk and Operations) and established a business analysis and design methodology around the RUP (Rational Unified Process).
* Prepared High Level Logical Data Models and BRD supporting documents containing the essential business elements, detailed definitions, and descriptions of the relationships between the actors to analyze and document business data requirements.
* Analyzed the existing system and process gaps in context of new business changes (Gap Analysis).
* Conducted sessions with management, SME's (Subject Matter Expertise), vendors, users and other stakeholders for open and pending issues to develop specifications.
* Designed Use Cases, Use Case diagrams, Activity diagrams, Sequence diagrams in UML methodology using Rational Rose.
* Involved in Joint Application Development (JAD) sessions with the IT Group.
* Worked closely with the UI team to model the screens, which met user defined requirements, organizational and regulatory standards.
* Held group meetings, walkthroughs and assisted other analysts.
* Developed and maintained relationships with clients on all on-going projects.
* Responsible for the completion of projects within specified time and budget dealing with financials, project work flow, change management and dealing with vendor relationships.
* Performed System and Integration Testing along with testers. Conducted UAT with the business.
* Assisted with Test Cases and developed strategies with Quality Assurance group to implement them. Efficiently responded to client inquiries and resolved discrepancies. Identified, prioritized, tested and proved essential business functions to assure compliance with vendor and internal auditing.
* Collaborated with Quality Assurance Analyst in Rational Clear Quest to track defects and used Rational Clear Case to maintain consistency in the builds.

**City Group, New York, NY Oct 2011 - Aug 2013**

**Business Analyst (Wealth Management System)**

Citigroup is an international financial conglomerate with operations in consumer, corporate, and investment banking and insurance. The project was for Global Transaction Services (GTS), a business unit of Citigroup. GTS is a leading provider of Wealth management, Assets Management, trade, custody, clearing, depositary receipts and agency and trust services. The project was to develop application that provides clients with timely, accurate information and dynamic, web-based tools to effectively manage their securities portfolios, financial positions and working capital and supply chains. As a business analyst, my role was to manage requirements and business analysis for Global Liquidity and Investments application suite.

**Responsibilities**:

* Involved in business analysis and project management, coordinating between the team members, addressing budget issues and creating test plans according to the business requirements.
* Managed credit exposure associated with the banks broad range of foreign exchange, Derivatives, and Treasury Management products
* Understood and translated the requirements for reporting systems and treasury reports in the new release.
* Gathered the reporting requirements for the Policy owner Services Group Module of the LifePro System which is a Commercial off-the-shelf (COTS) system and formulated the Business Rules for the same and also for Periodic Policy Statement Processing
* Maintained Functional Requirements Documents (FRD) for the Wealth Management applications ensuring that they are current.
* Worked with the project manager for planning and organizing the project activities, and in communicating with other business center mangers and stakeholders of the project.
* Worked with the project manager to estimate best/worst case scenarios, track progress with weekly estimates of outstanding work, conducting informal meetings and as needed
* Met with various groups, including business owners, SMEs and marketing team, for requirements gathering in definition Stage.
* Co-authored business requirements documents (BRD’s) and authored SRS.
* Gathered requirements, developed Process Model and detailed Business Policies.
* Used MS Project to keep the track of all tasks and activities, creating sub projects and tracking the timelines on all parallel and linked activities
* Followed the RUP methodology for the entire SDLC.
* Worked with the clients on the final signing process in the User Acceptance stages.
* Revealed unidentified requirements, evaluated changes to requirements, and assessed impact of changes.
* Worked with the business to understand the clients Assets Management, Wealth management process and Cash Equity of different types of securities, and the complete trade flow process in the organization.
* Recommended process or system changes intended to eliminate identified risks or gaps.
* Worked with Finance and IT department to operate across functions and worked with resources external to the Project Team
* Provided regular verbal and written status reports to IT management and business community; published meeting minutes and maintained project plans.
* Coordinated with the project team and testing team to revise project artifacts (such as use-case specifications, test scripts, and so on) to reflect requirement changes.
* Worked independently with minimum supervision as part of a dynamic IT team.