***Objective***

I am a motivated individual skilled in IT domain as **Business Analyst**, specifically in the **financial and Retail industry**. I am constantly looking for challenging positions and responsibilities to evolve and broaden my skill set.

***Professional Summary***

* Over **6 years** of experience as BA with strong understanding & working experience in various stages of the **Software Development Life Cycle (SDLC).**
* Knowledgeable in all financial instruments within the investment banking and brokerage environments (Equity, FI, FX, Derivatives, Mutual Funds, Options, Asset Backed Securities, Hedge funds; Basel Risk management
* Extensive experience working in multiple SDLC models like **Agile, Scrum,** and **Waterfall**.
* Extensive knowledge in **CPQ** (Config Pricing Quote) platform.
* Work extensively with other departments in building **Commercial pricing** models.
* Analyzed the **“As is”** and **“To be”** system documents to show the current and proposed functionalities of the system.
* Produced high quality **Dashboards** in a clear format that highlights actionable data points using tables, charts and text.
* Evaluate/develop/implement analytical techniques and best practices to gain a **Competitive Advantage**.
* Develops/amends workflows to ensure business needs are met.
* Utilized pivot tables, VLOOKUP, and other moderate to advanced Microsoft Excel functions to complete **pricing and financial analysis**
* Extensive knowledge in Retail domain for applications such as **Ecommerce applications**, Retail web-based testing, RPM (**Retail Pricing Management),** SIM (**System Inventory Management**), RMS (**Retail Merchandising System**) applications.
* **Participated in multiple projects** by completing and updating project documentation; managing project scope; adjusting schedules when necessary, determining daily priorities, ensuring efficient and on-time delivery of project tasks and milestones.
* Experienced in performing planning and development of **Test Plans, Test Cases and Test Scenario for UAT. Experienced in conducting User Acceptance Testing (UAT).**
* Experience in analyzing Business and Technical specifications, developing Use-Case diagrams, Activity Diagrams, Class Diagrams, Data Modeling, Data Mapping and Work-flow Diagrams to test requirements and procedures and formulate robust **Business Model** using Unified Modeling Language (UML) Techniques, Visio and Rose tools.
* Extensive experience BA in implementing wide range of business applications such as Loan Origination system for commercial term lending, transfer agency systems for mutual fund industry, document routing and operations work flow management tool, customer relationship management systems for dealers and wholesalers and financial reporting systems.
* **Mortgage and Retail Credit**: Extensive experience in all aspects of consumer and real estate loan origination, underwriting and collections. Training and some experience in commercial lending, including financial statement and cash flow analysis.
* Expertise in **Project Planning, Project Design, creating functional specifications and data flow diagrams.**
* Experienced in conducting **JAD Sessions, Requirement Workshops**, **Brainstorming Sessions**, and Requirement Walkthroughs for requirement review and approval.
* Experienced in **Gap Analysis** of Functional Requirement documents and the creation of technical documents and related test case documents.
* Experienced in writing **User Stories**. Expertise in conducting grooming sessions for **User Stories**.
* Expertise in creating detailed **mapping document** highlighting the source applications & the target application.
* Involved in maintaining **Test Matrix** and **Traceability Matrix** and performing **GAP** **analysis.**
* 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.

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| **Professional Experience** |

**Santander Bank, Boston, MA June 2016 – Present**

**Sr. Business Analyst**

I was involved in multiple projects to build an internal dashboard for support team where they could see various trend analysis and run reports with real time data feed. I was also involved in the project to enhance and add new features to the existing dashboard and provide users with enhanced features for buying and selling trends and be able to see more trend analysis. The scope included streamlining, tracking and controlling the **commercial lending** origination process by automating information gathering, underwriting, risk assessment, approval, document preparation, and loan booking tasks.

**Responsibilities:**

* Facilitated JAD sessions to collect requirements from system users and prepared business requirement that provided appropriate scope of work for technical team to develop prototype and overall system.
* Work with business partners and sales teams to review operational procedures, identify inefficiencies and design, develop and configure customizable and scalable processes and solutions.
* Perform detailed analysis of business processes and technical requirements. Translate business processes into systems solutions.
* Configure and maintain user security permissions and hierarchies to comply with organizational requirements
* Did detailed analysis to support **Retail and Commercial Lending** department efforts.
* Created and maintained Product backlog with Product owner; and helping product owner prioritize stories to achieve business value as early as possible in the project
* Wrote **test plans** and **test cases** based on the **business requirements** which involved **market risk analysis** and **risk management** like continuous time finance & asset pricing, stochastic processes & simulations, credit derivatives, structured products, documentation, value at risk, risk & return optimization.
* Recommended process and system improvements for **Commercial Lending** suite of products, services, and enhancements.
* Provide equity valuations for client\'s existing portfolio.
* Participated in preparing business cases and intuitive **configure, price, quote**, and renew solutions.
* Supported **accounting, pricing,** and reconciliation groups to research/clear data-related discrepancies
* Wrote detailed requirements for various **new account scenarios** for enhanced functionality. Ensured Business Rules were properly implemented.
* Expertise in Financial services, Registry and Depository Services, Investment Banking (Operations) OTC Derivatives, Collateral management, Equity, product implementation for Asset management companies, Six Sigma methodologies, Product life cycle management, Business process modeling.
* Strong experience of pricing and analysis for securities also used various Security Pricing models.
* Designed trade flow diagrams for cash and securities movement between investor, bank, stock exchange and depository participant.
* Exemplary knowledge and experience in the Financial Investment Banking industry with clear conceptual understanding of various financial instruments such as equities, bonds, fixed income securities and derivatives, and asset/portfolio management.
* Successfully used **Agile/Scrum** Method for gathering requirements and facilitated user stores.
* Partnered with clients and **Commercial Lending** teams to improve existing procedures by reviewing requests, gathering requirements, analyzing needs, and implementing recommendations.
* Wrote Business rules and created process flows for various Business processes: **Teller Deposit, Direct Deposit, Funds Transfer, & Wire Transfer**. Ensured all rules were applied successfully.
* Performed enterprise wide data gap analysis for the Commercial Lending and Leasing area with recommendations for improving data quality.
* Wrote requirements and created mapping document for the updated process for **Account Validation** and **Wire Transfer** processes.
* Documented business and technical requirements for new commercial lending business.
* Investigated, reviewed and analyzed existing system and Trading Life Cycle and post-trade execution life cycle to expand and track activities related to Securities trading, Customer Management and Broker Compliance.
* Identified **processes** for developing and documenting detailed business requirements. Data was collected from end-users, and analysts.
* Worked with SMEs to understand various assets and security classes, exchange traded derivatives (such as futures, options on futures, equity options and index options), OTC derivatives (such as interest rate swaps, swaptions, credit default swaps and total return swaps) and portfolio allocation and management.
* Requirements were gathered through interactions and meetings and periodic walkthroughs with loan analysts, credit analysts and other potential users of the application.
* Conducted **Use-Case reviews** and identified gaps, leading to improvements/enhancements in the same.
* Created and maintained the Requirements Traceability Matrix (RTM).
* Worked with the Project Manager on various Project Management activities like keeping track of Project Status, Deadlines, Environment Request, and Compliance Issues.
* Ensured **Use-Cases** were consistent and covered all aspects of the **Requirements** document.
* Maintained the Business Impact Analysis Template (BIAT) to analyze and document the effect of proposed changes on the project schedule and costs.
* Used **Rational Clear Quest** for **bug reporting**.
* Was responsible for **tracking issues** that are detected and updating the status of existing issues based on the daily meetings with the off-shore team.
* Identified and analyzed the **data requirements** for the various site teams and made sure that the required data is available in the testing environment.
* Worked directly with software engineers to ensure clear communications on requirements and defect reports.
* Was involved in Functional System Testing, Integration Testing, Regression Testing, and User Acceptance Test using the test cases given by the client before releasing the application.
* Used the guidelines and artifacts of the **Rational Unified Process (RUP)** to strategize the implementation of Rational Unified Process effort in different iterations and phases (Inception, Elaboration, Construction and Transition) of the **Software Development Life Cycle.**
* **Interacting** with other teams through **walkthroughs, teleconferences, meetings**, etc. to resolve various issues.

**Environment:** JIRA, MS Visio, MS Office Suite, Rational Requisite Pro, UML, Windows XP, MS Project, agile

**Midwest Bank, Kansas City, MO Jan 2015 – May 2016**

**Business Analyst**

**Project 1:** The Project ‘**Mobile Wallet’** was related to **Mobile Apps** developed for the clients for managing their debit/ credit card account from anywhere 24/7. Client’s personal information is protected by advanced encryption technology to help prevent unauthorized access.

**Project 2:** The assignment was about the account opening and commercial lending process design for small and medium enterprises Utilized cross-functionally on internal commercial lending, deposits and compliance related systems, client consumer and small business lending, as well as sales fulfillment and service quality management systems.

**Responsibilities:**

* Responsible for establishing new procedures, Service Level Agreements (SLA's) for the Third-Party vendor.
* Liaised with business and technical partners for Small Business, Business Banking, and Commercial Lending throughout the project lifecycle, including loan origination, underwriting, due diligence, document prep, post-closing, collateral, and loan booking.
* Worked with the stakeholders and product owner to break down the plan in to pieces that are feasible to distribute over several iterations.
* Worked with the data vendor to better understand the **pricing process** for the money funds
* The primary role was to elicit information from the SME'S in the business units to redefine how they are reporting in commercial lending and capital markets to satisfy requirements.
* Implementation of Commercial Lending application- for the Bank.
* Responsible for representing the Development in high-profile application projects, including Online and Mobile Banking applications.
* Attended and facilitated Agile Scrum meetings to discuss project progress and plan.
* Partnered with clients and Commercial Lending teams to improve existing procedures by reviewing requests, gathering requirements, analyzing needs, and implementing recommendations.
* Worked with business users to define and analyze problems, create logical data model, implement physical data model, and considers the implications of business solutions to the current and future environment.
* Prepared BRD’s translated requirements based on SME (ACBS functionality, FASB, Financial Instruments, **Commercial Lending.)**
* Involved in creating Business Process Documentation and­­ Business Process Model. Identified Use Cases from the requirements. Created UML Diagrams including Use Case Diagrams, Activity Diagrams, Sequence Diagrams, and Collaboration Diagrams using MS-Visio.
* Designed the business sales and servicing processes for Account opening, deposits and **Commercial Lending**
* Created Wireframe Diagrams for a New Web Application for filtering and viewing Extract file Error Reports
* Used different ad-hoc analysis, the Reports assist in defining strategy for each customer category.
* Wrote SQL queries to retrieve data from databases after data migration.
* Researched current regulatory rules relative to Commercial Lending (Capital Markets, Middle Market and Small Business Lending) & reviewed development designs for compatibility with feature requirements.
* Scheduled meetings with developers, System Analysts and testers for the preparation of UAT and make the test material ready keeping in mind the scope of UAT. Involved in **User Acceptance Testing** (UAT).
* Interviewed SME (Subject Matter Experts) and asked detailed questions and carefully recorded the requirements for **Interactive voice response (IVR**) application which can be review and understood by both Business People and Technical People.
* Contributed in Technical Deep Dives for understanding the Business Processes involved in Clearinghouse System.
* Participated in weekly status meetings to present status and incorporate any digressions from the original scope.
* Involved in the formulation of **Business Requirements Document (BRD)** for IVR.
* Used MS-Visio to draw Sequence and Activity Diagrams.
* Created mock up diagrams using MS VISIO and provided the screenshots replicating the changes to the Graphical User Interface (GUI) as per the requirements.
* Analyzed the **“As is”** and **“To be”** system documents to show the current and proposed functionalities of the system.
* Performed **GAP analysis** of **as-is** and **to-be** System.
* Documented Business Processes involved in Clearinghouse System.

**Environment:** MS Visio, MS Office Suite, SQL, Rational Requisite Pro, UML, Windows XP, MS Project, agile, JIRA

**7-11 Irving, TX Nov 2013 – Dec 2014**

**Business Analyst**

The aim of the project was to upgrade the Point of sale (**POS**) system used in stores to update **distribution, pricing rules, promotions, payment, and logistics.**

**Responsibilities**

* Interact with the existing Retail and POS user groups, Business Analysts, Legacy and Distributed end programmers to understand detailed technical/business process flows.
* Created Business Rules and Business Processes for Promotions and Exchanges of Point of Sale System(POS)
* Documented Microsoft Dynamics Point of Sale (POS) business workflow process   
  The created business workflow document for use by staff personnel as a guide for Microsoft dynamics point of sale (POS)
* Did extensive research and analysis on Web based Point of Sale (POS) systems and presented to Executive sponsor
* Include integrating new chain into existing systems which encompassed, gap analysis, specific brand requirements and full POS integration
* Designed and developed Use Cases, Activity Diagrams, Sequence Diagrams, and OOD using UML.
* Assumed ownership of Use Case Diagrams, Use Case narratives and other various artefacts.
* Developed Project Status metrics for weekly evaluation of Project Status and impact of the Change Request on the Time line.
* Conducted JAD Sessions to develop an architectural solution that the application meets the business requirements, resolve open issues, and change requests.
* Performed feasibility, adaptability study and risk analysis to identify the business critical areas from USER perspective.
* Wrote test cases and test scripts for the User Acceptance Testing
* Updated and maintain customer database.
* Executed Manual test cases and identified the test cases.
* Worked on Quality Centre for creating and documenting Test Plans and Test Cases.
* Extensively used Quality Centre for defect tracking and prioritizing defects.
* Create decision tables for identification of test scenarios.
* Developed detailed Test Plans and Test Cases from business requirements using HP Quality Centre.
* Recorded test script following each test cases using Quick Test Professional (QTP).

**JPMC, Charlotte, NC Aug 2012 – Sep 2013**

**Business Analyst**

The project was to design, alter, and update their banking platform. Commercial Market Loan Origination System (CMOS) is designed to book loans in commercial banking. It allows inputting all the information about businesses and individuals in the main application form that is tied up with a number of other forms in a precise workflow. Loans are approved and then booked if all the requirements are fulfilled.

**Responsibilities:**

* Represented as a Business SME to the project team.
* Identified primary contacts including stakeholders, SME, BAT, IBAT, DBA etc for the application assigned.
* Conducted **JAD sessions** to Elicit, Analyze and Document Business Requirements from the Business owner, Business SME and other Business alliance.
* Created high-level Use Cases from Business Requirements and created **UML diagrams like Use Case and Activity diagrams using MS-Visio.**
* Followed SDLC process by following Agile and Modern Waterfall methodologies
* Documented the information captured in the form of **Application assessment, Application Profile, Business Requirement document and Traceability Matrix.**
* Conducted meetings and coordinated with the Technical analyst, DBA, and Tech SME to get the infrastructure hardware and software information about the application assigned.
* Documented the information captured in the **Technical Specification document**.
* Co-ordinated with inter/intra vertical team members to track, analyze and understand the application dependencies.
* Synchronized with inter/intra vertical team members to do **the impact analysis** of the dependencies, to the business and other affected teams and white boarded the ideas and analysis.
* Worked extensively with the business object developer and Optim team to gather information regarding **archiving data and reporting requirements.**
* Evaluated and analyzed data and information captured during requirement gathering and provided outlook assessment for each application assigned.
* Created design document needed for the technical team to implement the retirement process.
* Clarified reporting requirement required for the archival to the technical team regarding the leveraged and dedicated servers.
* Captured meeting minutes including attendees, highlights, conclusion and action item. Pro-actively followed up with the action items on the minutes captured.
* Built good relationships with customers and colleagues to enable effective elicitation of technical requirements that have an impact on the client’s business.
* Articulated and presented key findings, possible alternatives and recommendations to senior level management.
* Created the present state and end state diagram for the application before the footprint reduction to capture the exact servers reduced.

***Education***

**Masters in Network & Communications Management**

**Bachelors of Commerce**