**Salil Chopra**

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**Summary:**

Over 6+ years’ experiences as a Business Analyst with extensive and diversified experience in the Financial Services Industry, effective at requirements gathering, data analysis, data mapping and user acceptance testing.

**Expertise:**

* In depth knowledge of the Software Development Life Cycle (SDLC) using **Agile** and other methodologies such as Rational Unified Process **(RUP)** and **Waterfall**
* Excellent written and verbal communication skills. Responsible, self-motivated and organized. Goal-oriented individual with strong leadership capabilities, mentored juniors
* Proficient in creating and managing Requirement Traceability Matrix **(RTM)** for tracking and managing changes based on project’s evolving needs.
* Working knowledge in writing **SQL query** for identifying databases involved in the application development.
* Created defect tracking using **HP QC** and **JIRA** and reviewed them in subsequent iterations of the application development process.
* Strong understanding of **financial valuation concepts** and **various capital market instruments and processes including Equities, Fixed Income & Derivatives.**
* Understanding of various debt instruments including **T-bills, T-bonds, Municipal bonds (including revenue & tax-exempt bonds) and corporate bonds.**
* Strong knowledge in global capital market instruments including equities, fixed income, derivatives & foreign exchange and back office operations. Understanding of investment banking, asset management and other fund management functions.
* Understanding of **AML reports** including Suspicious Activity Reporting **(SAR),OFAC reports**, Currency Transaction Report (CTR), Foreign Bank & Financial Accounts (FBAR) and CMIR reports.
* Understanding of different mortgage instruments like **Mortgage backed securities, CMOs, CDOs** including the tranche structuring and credit enhancement processes to manage prepayment and credit risk. Knowledge and understanding of **the functions of mortgage agencies like Ginnie Mae, Fannie Mae and Freddie Mac.**
* Understanding of **Dodd-Frank Act** and the implications of its various key provisions like **Volcker rule**, Collins Amendment on bank’s trading activities and capital requirements including Basel III.
* Extensive experience in developing and enhancing applications for financial processes including Hedge Funds Pricing, Trade and Settlements operations.
* Work with star and snow flat schemas to create fact and dimension tables.
* Created tabular, matrix, pie, bar and column reports to meet client requirements.
* Performed ETL and analyze different sources of incoming data and performed various transformations.
* Performed GAP and cost-benefit analysis as required.
* Worked extensively with application programmers to develop proposed solution prototypes.
* Wrote use cases and Developed **Test Plans and created Test Cases**.
* Obtained expertise in performing System, Acceptance, Regression, Integration and Functionality Testing.
* Closely worked with QA team in delivering detailed Test Plan and Test Cases.
* Coordinated User Acceptance Testing (**UAT**), developed and maintained quality procedures and ensured that appropriate documentation was in place.
* Proficient in Creating and Transforming Business Requirements into software requirement specification (SRS) using MS Word and Rational Requisite Pro.

**Technical Skills**

Project Methodologies: RUP, Waterfall, Agile (SCRUM)

Business Modeling Tools: MS Visio, Rational Rose

Requirement Management Tools: Rational Requisite Pro, Caliber RM

Defect Tracking Tools: Rational Clear Quest, Quality center

Operating Systems: Windows NT/XP/2000/7

Web dev tools: Dreamweaver, FrontPage

Databases: Oracle (8i/9i/10g), SQL Server, MS Access

Tools: MS PROJECT, SQL, HTML, SharePoint, MS Office

**Employment History:**

**McGraw Hill Financial, NY Jan 2012 – Dec 2014**  Sr. Business Analyst

Application was an on-line distributed financial trading system (DTS). A web based continuous electronic market that traders can use to execute bundle orders. The application used Automated Matching Mechanism providing universal access to traders on the Internet, allowed interactive information exchange between traders and market makers. Worked with Stocks, Options, Futures, Derivatives and Fixed Income.

**Responsibilities:**

* Followed **RUP** approach of development throughout the project
* Involved in defining scope of the project along with vision statement.
* With the help of the Financial Analyst, Designed and created Excel sheets to provide market analysis charts.
* Coordinated and tracked project communications and also maintained project schedules and milestones.
* Accumulated customer requirements from various end users through surveys, interviews and JAD sessions and analyzed the requirements.
* Created functional, technical and system requirement documents for trading system.
* Responsible for meetings with users and stakeholders to identify problems, resolve issues and improve the process to ensure a stable and accurate solution.
* Applied Unified Modeling Language (UML) methodologies to design Use Case Diagrams, Activity Diagrams, and Sequence Diagrams in Rational Rose.
* Designed and Developed equity reference data flow diagrams business process models using Microsoft Visio for eagle pace equity reference data ware house system.
* Performed backend testing using SQL queries and analyzed the server performance on UNIX.
* Created use-case scenarios and storyboards in MS Word and MS PowerPoint for better visualization of the application and managed them using Rational RequisitePro.
* Performed manual front-end testing to check all functionalities of different modules using Test Director for bug tracking.
* Created basic SQL queries to update tables, create tables and join tables.
* Created tabular, matrix, pie, bar, drill down and drill through repots using SSRS.
* Created new ETL process to extract, transform and load data from different sources to data ware house.
* Created T-SQL objects such as tables, views, joins and store procedures to meet client requirements.

**Environment:** Business Objects, Rational Requisite, Rational Rose, Rational Clear Case, UML 2.0, MS Project 2000, MS Office, Oracle 10g, T-SQL , SQL Server 2008 , Windows 2000, SharePoint

**PNC Bank, Philadelphia, PA Sep 2009 to Nov 2011**

**Sr. Business System Analyst**

PNC Bank has built a reputation for excellence in serving the needs of corporations, institutions and individuals. The wealth management group, aimed to provide most valuable advisory services to its clients, needed to develop a web application solution that captured all aspects of customer’s wealth investment holdings, mortgage loan servicing, fixed income, cash processing, liquidity needs and future goals based on life stages and events. Developed, maintained and enhanced the client’s asset protection system.

**Responsibilities:**

* Served as a liaison between business team and the project team by assisting the business in identifying, understanding and documenting their business needs.
* Worked with traditional Agile Scrum methodology for this web-application.
* Collected and documented business processes as well as business rules.   
  Participated in the identification, understanding and documentation of business requirements including the applications capable of supporting those requirements.
* Designed and developed Use Cases using data mapping techniques such as Use Case Diagrams, Activity Diagrams and Sequence Diagrams
* Involved in testing on all stages of System Development Life Cycle (SDLC). Performed Integration testing, Build Verification testing, System testing manually.
* Translated the business needs into system requirements, communicating with the business on a non-technical level and with the System Analyst on a more technical level.
* Collaborated with development architect and the business to develop both high-level and detailed application architecture to meet the business needs.
* Assisted the PM in setting realistic project expectations and in evaluating the impact of changes on the organization and plans accordingly.
* Undertook back end testing using SQL and wrote queries.
* Provided technical assistance in identifying, evaluating and developing systems and procedures that are cost effective and meet business requirements. Defined Validations to be built into applications per the functional requirements.
* Developed test scenarios and implemented test plan. Providing key input in working with users in defining project and system requirements.
* Managed and maintained database, updated site content and maintained overall visual and functional balance.

**Environment**: MS Visio, Windows NT 4.0/XP, Unix, Java/J2EE, XML, HTML, SQL Server 2008, Win Runner, Load Runner, Quick Test Pro, XML, VB.Net, ASP.Net, MATLAB, Oracle 8i

**Cabrillo General Insurance Agency – San Diego, CA April 2008 to Aug 2009**

**Role: Sr. Business Analyst**

Cabrillo General Insurance Agency is an MGA who works on behalf of Insurance Company who will design the rates, Collect the premium, Issue the Policy and Settle the claims. Client is operating in 2 States California (San Diego) and Florida (Jacksonville). PREMIA is the core insurance product which handles Policy Issuance, Policy Servicing, Claims and Billing.

**Responsibilities:**

* Analyzed client systems and Business processes.
* Organized Joint Application developments (JAD), Joint Application Requirements sessions (JAR), Interviews and Requirement Elicitation sessions.
* Conducted and Managed JAD sessions with SMEs and Business departments, for planning and requirement gathering
* Imparted functional knowledge and understanding through facilitating training and mentoring to development and Testing teams
* Gathered requirements for Policy Admin, Claims and Billing module for Non-Standard Auto and Home Owners policies.
* Worked as a Personal Lines Property and Casualty Expert for interface to Insurer Business Partner on all facets of system design
* Assisted the QA team in designing the Test Plan and Test Cases for User Acceptance testing
* Documented and delivered Functional Specification Document, DD Documents and various other documents needed for the project team
* Conducted JAD sessions for communicating with Stakeholders and Project delivery heads.
* Developed business requirement specification documents as well as high-level project plan
* Developed timelines for Project delivery and Managed projects/resources
* Imparted functional knowledge and understanding through facilitating training and mentoring to development and Testing teams
* Provided Training, UAT and Product support
* Involved in the creation for Manual Raters for Auto products
* Monitoring the Configuration and Customizations activities
* Change Management
* Worked as a Single point of Contact for Offshore and Onsite Model.
* Able to implement Project successfully.

**Environment**: MS Visio, Windows NT 4.0/XP, Unix, Java/J2EE, XML, HTML, Win Runner, Load Runner, Quick Test Pro, XML, VB.Net, ASP.Net, MATLAB, Oracle, SQL.

**Citibank, Warren, NJ Nov 2007 –March 2008**

**Sr. Business Analyst**

Click2Connect is a desktop application used by bankers to manage relationship with their client contacts. Click2Connect also allows relationship ranking of contacts and has feature to setup notification for lonely contacts. Through various subsidiaries, the company provides brokerage, Credit Derivatives, Mortgages, Retail Banking, Assessment Management and capital markets services.

**Responsibilities**

Worked with different business users to develop Vision Document and Business Requirement Specifications by gathering Business and Functional Requirements.Experience supporting the full Software Development Life Cycle (SDLC) in Agile (Scrum) methodology.

Documented the AS-IS Business Workflow adhering to UML standards. Comprehensively performed requirement gathering for enterprise reporting system-using Requisite Pro.

* Participated in JAD Sessions for gathering requirements from SME'S. Played the role of a Facilitator in the JAD session.
* Developed BRD (Business Requirement document), ORD (Operational Requirement Document) and FRD (Functional Requirement Document), HLD (High level Design Document), LLD (Low Level Degin Document).
* Identified Use cases from the Functional Requirements and wrote Use Case Specifications and created "TO-BE Business Process Workflow" diagrams (Activity diagrams) in MS VISIO.
* Investment Banking financiers work with businesses to help them with budgetary issues. Involved in raising money for new ventures or streamlining business costs by identifying areas of excessive spending.
* Understanding of Trade Life Cycle & Middle office functions. Responsible in the back office operations such as accounting and human resources are in place to hold the business together from a financial and legal standpoint.
* Created Use Case Diagrams using MS VISIO and Rational Rose in order to show the interaction between the Actors and Use Cases as well as showing the relationship between the Use Cases.
* Performed extensive business process analysis including Data Mapping, Data analysis and GAP analysis. Involved in version control management for storage and distribution of documentation using Rational ClearCase.
* Performed Functional and GUI Testing to ensure that the user acceptance criteria are met. Created User training materials. Co-coordinated the User acceptance testing (UAT) with the SME'S to make sure that all the Business Requirements are addressed in the application.
* Wrote SQL Queries, such as Joints, Sub Query, correlated sub query and nested queries to retrive data from various tables in the database.
* Knowledgeable in the ETL process used by the Data Stage System designers used for extracting data from heterogeneous source systems, transforming and loading the data into the data warehouse/ data marts

**Environment:** Oracle, .Net, Windows 7, Acrobat Pro, iRise, Lotus Notes, MS Suits 2010, SharePoint server 2010, MS Showcase, Rational RequisitePro 7.1, Rational Rose 7.0, SQL Server 2008R2, Quality center 10 and LoadRunner 9.5.