Business Analyst

PROFESSIONAL SUMMARY:

* 6+ Years in information technology with expertise in Business Analysis, Data Analysis and Business Administration.
* Expert knowledge of Asset management, Risk management, Retail banking, Finance, Mortgage and investment banking
* Strong hold in gathering and eliciting requirements, requirements Segregation and Documentation.
* Comprehensive understanding and experience of SDLC and project life cycle methodologies such as Waterfall, Agile/Scrum, Rapid Application Development, (RAD) and Rational Unified Process (RUP)
* Analytical, methodical and resourceful approach to problem solving, Root-Cause-Analysis, Gap analysis, Cost/Benefit analysis, Risk Analysis, mitigation plans and, Impact Analysis
* Experience in organizing personal interview, group interviews, Workshops and JAD sessions for requirement gathering
* Strong hold in documenting Business requirement document (BRD), Functional requirements document (FRD), Use case specification and User stories
* Proficient in creating user stories, mapped functional specs to story documents, story sizing and estimates, owned backlog grooming sessions, managed product backlog, release backlog, iteration backlog.
* Expertise in handling change management by conducting Impact Analysis & Change Control Board (CCB) meetings
* Reliable in performing systems integration testing (SIT), User Acceptance testing (UAT), Unit testing, created documents fro Test Cases, Use Cases, User Scenarios using Modeling language (UML) diagrams.
* Strong knowledge in Automated Clearing House (ACH), Bank Clearing System, Electronic Funds Transfer (EFT). General understanding of Accounting process including general ledger and account reconciliation.
* Extensive experience in Financial Services industry related to-Credit Risk, Market Risk, Liquidity Risk, Basel II/III
* In depth Knowledge of a wide variety of Financial instruments including retail and commercial loan, Line of Credits, Mortgage, Equities, Fixed Incomes, Derivatives, Mutual Funds
* Experienced with the procedures of Banking & Regulatory Compliances -Anti-Money Laundering (AML), Customer Identification Program CCAR regulatory reporting and DODD-Frank Act
* Ability to manage multiple concurrent projects through complete life cycle from requirements to implementation.
* Experience in conducting Gap analysis using AS-IS and TO –BE business process, SWOT analysis, Cost Benefit analysis and (ROI) Return On Investment analysis
* Experience with the preparation of Test Summary Reports and Defect /Bug Tracking tools like JIRA, HP ALM Quality center,
* Strong Client facing skills, ability to work autonomously, self- motivated and naturally organized
* Experienced with onsite/offsite work structure, emotionally resilient, able to meet deadlines without stress and capable of coaching teams if necessary.
* Extensive knowledge of MS Office tools like Excel, Power Point, and Word and SharePoint.

Technical Expertise:

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| SDLC Methodologies: | Waterfall, Agile (Scrum) , RAD |
| Project Management Tools: | MS Project 2010, JIRA, Rally |
| Defect Tracking Tools: | JIRA, HPALM quality Center |
| Database Tools: | SQL Server, MS Access, MYSQL, Tableau, Cogno |
| Reporting Tools: | Business Objects, Crystal Reports, MS Suite |
| Financial Compliances: | Dodd-Frank Act, Basel I,, Basel II, Basel III, SOX, CIP, KYC USA Patriot Act |
| Financial Systems: | Bloomberg, Capital IQ |
| Business Intelligence Tools: | Tableau, MS Access, MS Excel |
| Operating Systems: | Windows 7, Window Server 2012, UNIX (Sun Solaris, AIX, HP-UX), Linux |

EDUCATION:

PROFESSIONAL EXPERIENCE

**Bank of America, Charlotte, NC Feb 2017 – Till date**

**Business Analyst**

**Project Description**: Worked in Cash Management services division. This division had various services under its umbrella like Information Reporting, Deposits and Collections, Disbursements and Cash management services. Each division had its own applications and the team was responsible for the entering of these applications in the cash management services division.

**Responsibilities:**

* Reviewed and analyzed business requirements and interacted with the business users to resolve conflicts.
* Performed initial functional and business analysis to determine scope and document review for the technical team.
* Constructed data lineage information on usability and conceptualized data applications in a program-level scenario, highlighting the happy or base flow and probable exceptions.
* Constructed, developed, and deployed ACH Money Transfer documentation for Overseas Business Unit, created functional and technical specifications (mid-level), highlighting chief actors, process flows, and exception errors.
* Used Wireframes for web-based customer account management system.
* Worked with various Overseas Funds Transfer Applications.
* Interacted with Offshore development team, and incorporated the analysis and requirements in the final detailed design documentation.
* Reviewed and provided critical document feedback to team members, communicated document analyses to team lead and stake holders.
* Chaired and participated in project conferences for coordinating group efforts leading to the development and testing phase.
* Used MS Project to develop project schedules and tasks.
* Participated in developing Use Cases, activity and sequence diagrams to define the functionality scope of the applications during walkthroughs and JAD sessions.

**Environment**: Rational RequisitePro, Rational Rose, RUP, UML, Load, MS-Project, MS Visio, MS Office, Windows XP.

**Business Analyst**

**One West Bank, Mar 2015- Jan 2017**

**Pasadena, CA**

The project was a web –based application implementing the automated loan origination process beginning from origination/opening a loan application through funding/closing. The system performed all the business functions of the loan process such as setting-up account information, new loan set up, escrow analysis, Appraisal, credit and income. The project involves modules Pre-approval, Application, underwriting, processing and closing/funding

**Responsibilities:**

* Facilitated JAD sessions with various teams (Business, Dev. Team, QA team), which aids in developing an architectural solution that the application meets, to resolve open issues, and accommodate change requests.
* Engaging with key stakeholders, technology and operational area and conducting workshops to gather business requirements and to produce current state analysis.
* Researched and summarized new rules and regulations and document applicable controls and potential gaps specially related to regulatory reform including liquidity and capital rules and SOX, Basel III, DOD Frank Act as well as new business finance activities.
* Prepared and reviewed KYC profiles in accordance for sign off in accordance with Group policy, KYC ID Matrix, local regulatory requirements and sign OFF Authority.
* Played active role in gathering, analyzing and writing Business Requirement Documents (BRD) using Rational RequisitePro and translating them into Functional Requirements, and other supporting artifacts.
* Performed Requirement Analysis and developed Use Cases, Activity Diagrams and Sequence Diagram using Rational Rose or Microsoft Visio.
* Worked closely with project manager to market risk, credit risk and liquidity risk analysis.
* Meet mortgage loan operational standards by contributing mortgage loan information to strategic plans and reviews, implementing production, productivity, quality and customer-service standards, resolving problems, identifying mortgage loan system improvements.
* Worked closely to perform CCAR regulatory reporting mainly in FRY9c, FRY14mQ/A, FFIEC041, FFIEC 031 Reports and related issues
* Completed mortgage loans by monitoring collection, verification and preparation of mortgage loan documentation, scheduling and completing mortgage closing.
* Assisted in developing Test Cases and Test Scenarios to be used in testing based on Business Requirements, technical specification and Product Knowledge.
* Assisted Project manager in managing project progress, estimating delivery schedule and supporting implementation and application using MS project.
* Performed Gap Analysis by using AS-IS and TO-Be business process.
* Coordinated with Project Manager to define project scope, major features, risk, developed project time and did business process management.
* Worked on AGILE/Scrum Software Development Life Cycle for the entire application related project.
* Conducted feasibility Analysis and Product backlog planning with the Project Manager
* Worked with SQL queries to extract application data to perform application validations.
* Prepared Excel reports using excel features such as Pivot Tables & Vlookup’s.

**Environment**: AGILE/Scrum, JIRA, Balsamic, MS Office Suite, MS Visio, Rational Suite, Good Data, Oracle Apps, SharePoint, SOL Server.

**Business Analyst**

**Provident financial Group Inc. Nov 2013-Feb 2015**

**Iselin, NJ**

Provident Financial is a financial service company offering variety of banking products and financial solutions like personal banking, retail banking, home financing and equity loans, asset management, wealth management, corporate and investment banking and credit card services to its customers. The web-banking project was developed in .NET environment it is online banking application that enables customers to access their checking, saving accounts and credit card account using the Internet.

**Responsibilities:**

* Conduct business requirement meeting sessions with SMEs and Stakeholders. Create BRD for reviews and sign-off from all the designated persons.
* Experiences with the procedure of banking & regulatory Compliances –Anti money laundering (AML), Customer Identification Program (KYC/CIP), CCAR regulatory reporting, DOD-Frank Act
* Provided trade support to the fixed Income trading desks for various products including Interest Rate Swaps, Credit Default Swaps, Treasury Trades and other money market products and OTC derivatives
* Created use case scenarios and documented workflow and business process using MS Visio.
* Performed data analysis and reporting by using business intelligence tool Tableau
* Reviewed Design Documents, requirement analysis specifications with Project lead, Business Owners and the Technical Lead. The module included Online Bill payments, Transfers, Online bank Statements & Check Images & Wireless Alert
* Work in pilot AGILE project to transition from waterfall to Agile.
* Acted as a liaison between business staff and technical staff to articulate needs, issues and concerns.
* Excellent understanding of Basel III and SOX Financial regulatory Compliances.
* Interacted with SMEs in Fixed Income, Bonds and Bonds trading cycle, Bond Pricing and Asset management.
* Defined Functional Test Cases documented and executed manually using quality center.
* Responsible for data Manipulation and Data Validation using SQL queries in a MS SQL server.
* Written test cases, test scenarios, and prepared test data to conduct automated testing in QTP and analyzed the test results.
* Performed functional testing with the development team as well as User Acceptance testing and Regression testing of application using Quality Center and JIRA for prioritizing defects and assigned it to the developer to fix bugs.
* Involved in the project management activities of a business object based consumer web application including employees portals, payroll, tax withholding and finance.
* Assisted the account management people on reviewing the account of the customers.

**Environment**: Agile/Scrum, MS Office Suite, MS Visio, MS Access, SQL, Quality Center, JIRA, Java Script, Project Management, QTP

**Business Analyst Jan2012-Oct2013**

**Wal-Mart Corporation**

**Bentonville, AR**

Worked as a part of website design and worked closely with stakeholders from different departments to gather and document requirements for the development team for the redesign projects.

**Responsibilities**

* Responsible for requirement gathering, analysis, detailed process flow design, user acceptance testing and rollout of new & modified feature functionality deployed on the ecommerce website application.
* Assisted business resources, project managers and IT leadership in optimizing the scope, benefits and risk of projects.
* Worked creating user stories and use cases.
* Worked in implementation homemade (POS) Point of sale system for US retail/Online stores.
* Collaborated with on –shore and off –shore development team and business users to create and implement new features of web applications. Like (BOPUS) for web/mobile application, Product comparison and guest check out.
* Worked on different marketing strategy like Wal-Mart credit card/Gift card, price match, rewards Program, MS marketing and email marketing
* Performed SWOT analysis by comparing with competitors marketing strategies.
* Performed & participated in (UAT) User acceptance test
* Facilitated JAD sessions, Scrum meeting, Sprint Planning and Sprint review meetings.
* Worked on analyzing and visualizing of data by using (BI) business Intelligence tools like Tableau
* Worked with an information architect to create and develop Wireframe and Mock-up screen for UI on Web, Android phone/IPhone/I pad platform

**Environment**: RUP, MS Office, Suite, MS Visio, MS Project manager, Tableau, Sales force, Microsoft SQl, UML, Rational Suite (Requisite Pro, Clear Quest, Rose), UNIX