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AVIRAL

Sr Business Analyst / SCRUM Master

* **8+** experience as a **Business analyst/system analyst** with knowledge and understanding of **finance, Banking** and **E-commerce** industry.
* **Analytical skills** and understanding of all business processes, functionalities and requirementsto translate them in **requirement specifications**.
* **Software Development Life Cycle** (SDLC) with experience in **Rational Unified Process, Waterfall and Agile-SCRUM methodology**.
* Expert in the **AGILE** framework and the BA role in AGILE, and handling **requirements** and **project tasks** and **deliverables** swiftly and assisted multiple teams with the experience as a **SCRUM MASTER** for 3 years.
* Proficient in using **elicitation techniques**like conducting **interviews** and **brainstorming** sessions with s**takeholders, subject matter experts (SME), project manager, developers and business users** to gather **Business requirements**.
* Conducted **JAD** sessions and **focus groups** for requirement refinement and converting the business requirement into system functionalities.
* Experience in performing **GAP analysis** and **SWOT analysis** to understand the business needs and requirements**.**
* Created or analyzed documents like**Vision Document, Business case**, **Business requirements document** (BRD)**/Functional Specification Document(**FSD), **Systems Requirements Specification (**SRS)and **USE Case.**
* Strong understanding in drawing**UML** diagrams like**Use Case diagrams, Sequence diagrams, State Chart diagrams and Class diagrams** using **MS VISIO** and **Rational Rose**.
* Prepared **test plans** and **test cases**, and also Interacted with QA team for **User acceptance Testing**(UAT) and testing entry and exist criteria’s
* Strong understanding of**error handling** and experience in **HPALM/QC**  for tracking defects and preparing **requirement traceability criteria** (RTM).
* Very good knowledge of**data validation** , **OLTP, OLAP, E-R diagrams**,**data modeling, Data warehouse**,**dimensional modeling** and **OOPS** concepts.
* Strong understanding **web application** components like **Web Services, SOAP**,**WSDL, webservers, Client/server side validation, data laying, java script and java query**.
* Good knowledge of **SQL queries**for retrieving and manipulating data from the database and also for back end testing .
* Proficient in various project management tools like **JIRA** , **TFS** and **Version ONE** for document management, content management and issue tracking.
* Excellent knowledge of Microsoft Office tools like **MS Access, MS Visio, MS Excel, MS Word, MS Project, and MS PowerPoint.**
* Used **ETL tool** like**Informatica** to **integrate data** from multiple sourcesand used **reporting tools** like **IBM cognos, Tableau &Qlikview for reporting and analysis.**
* Used **XML**to store, structure and transfer data and used **XML schema** for structure validation using tools like XML spy.
* Domain specific knowledge of **banking, finance, credit risk, brokerage, capital market, investment banking, security based loans** and **fixed incomes**
* Strong **team playing skills** owing to past involvement in team sports and a **leader** when required.
* **Powerful problem solving skills** and a **good listener** with an ability to comprehend different perceptions.
* **Result oriented** and **hard working** with excellent **communication, interpersonal and presentation skills**.

**Technical Skills**

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| * **Methodologies** | Agile- Scrum, Waterfall, Waterfall-Scrum, Rational Unified Process (RUP),SAFe |
| * **Tools/Miscellaneous** | MS Word, MS Excel, MS PowerPoint,MS Access, Rational RequisitePro, , MS Project, TOAD, Wireframes, Mock-Up Screens, HTML Coding,IBM Cognos, UML,MS SharePoint, HTTP, TCP, FTP, IIS, HPQC, HPALM, Rational Clear Quest, Version one, JIRA, TOAD, Squirrel, Business Objects, Rational ClearCase, Rational ClearQuest , WSDL,SOA, TFS, SSMS. |
| * **Databases** | IBM DB 2, Microsoft SQL server, Oracle 9i and 10g. |
| * **Visualization Tools** | Tableau, Qlikview, Spotfire, Rational Rose, MS Visio, SSRS. |
| * **ETL Tools** | Informatica |
| * **Domain Knowledge** | Finance, banking, investment banking, capital market, market risk, credit risk, wealth management, cash management , Brokerage, securities, bonds, mortgage, loan origination, stocks, core banking, VaR, case management ,Deposit, Items Processing, Payments, Deposit Products,insurance bond, term insurance, permanent life insurance, defined benefit, defined contribution, E-commerce, payment card industry (PCI), chip & pin, EMV, credit card security, tokenization, EFTPOS, mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems and automated data collection systems. |

**Professional Experience:**

**JPMorgan Chase Bank, Columbus, OH May 2014- Present**

**Sr Business Analyst / SCRUM Master**

**Project Description:**Security Based bank loan accounts can be a headache for financial institutions. The loan account interfaces with the collateral accounts within the financial institution. The loan account has a credit limit that is based on the market value of the secured collateral accounts. The collateral accounts include various types of assets. The interest rate of the line of credit maybe based on a selected index rate. Client may access both their collateral accounts and their loan account through an infrastructure including an integrated portal with a network of computer or via telephone. The project aims at managing the loan accounts by setting up a collateral monitoring system in a brokerage infrastructure by identifying, resolving and tracking collateral calls. If the borrowed amount exceeds the adjusted credit limit based on market value of the collateral account, a collateral/margin call is issued to the client via email and bank is intimidated.

**Roles and Responsibilities:**

* Meetings with developers and **subject matter expert** (SME) for project **Pre-analysis** for better understanding of security based loans.
* **High level requirement**gathering sessions with **business users** to know their vision and what they expects from the system.
* Conducted the **JAD sessions** for better requirement gathering and refinement from multiple teams in the presence of business users and business sponsors.
* **Brainstorming** sessions with **stakeholders** and **SME’s** to finalize **requirements** and document it in **Functional requirement document** (FRD).
* Reviewed and analyzed the **Business Requirement Document** (BRD) and translated it to **System Requirement Specification** (SRS).
* Converted the requirement into **user story** and also reviewed it ,then put them into **Product Backlog items** to prioritize it.
* Documented UML diagram like**use case diagram** from **use case**, **sequence diagrams** for client authentication, and **class diagrams** on **MS Viso.**
* Assisted the PM in **project kick-off** by outlining the requirements and **business case** for the project development team.
* Defined the in-scope and out of scope requirements for the project team to avoid **scope creep**.
* Helped the Product Owner and scrum development team to prioritize **product backlogs items (PBI)** before presenting it in the planning meetings.
* Conducted and participated in SCRUM ceremonies like **Sprint planning meetings, Daily Scrum Meeting and Scrum review meetings**.
* Created and maintained **Sprint burn down chart** and release/product **burn down charts** to see the sprint as well products progress and also to calculate the **velocity**.
* Used **SQL queries** to describe desired data, leaving the database management system (DBMS) responsible for planning, optimizing, and performing the physical operations necessary to produce that result as it chooses.
* Wrote **test cases** for documenting **test plans** and prepared traceability for requirement-use case –test case traceability matrix.
* Worked with **Product owner** to review the **potentially shippableproduct** during **review meeting** and decided which of the features are**done**.
* Used **JIRA** as a **project management tool** for Creating and estimating stories, building a sprint backlog, identifying team commitment and velocity, visualizing team activity, reporting on team.
* Reviewed the **business rules** written for **middle tier** to document requirement specification document.
* Validated **XML** schema for system data documentation including the data requirement document.
* Used ETL tool**Informatica** to map data coming from different sourceslike **Advance commercial Banking system** (ACBS) and collateral account information to the target **data-mart.**
* **BI tool IBM Cognos** was used for reporting and analyzing events and metrics **for regulatory reports and MIS purposes.**

**Environment:**Agile-Scrum, Wireframes, MS Office (MS Word, MS Excel, and MS PowerPoint), MS Visio, UML, JIRA, HP ALM/QC 11.5, Informatica, IBM Cognos ,OOPS, Data warehouse,JAVA.

**Flagstar Bank Troy, MI Dec 2012- March 2014**

**System Analyst/ SCRUM Master**

**Project Description:** Funds can be sent and received in very short period of time but a lot happens before your funds appear in your account. The project aims transfer of money from one bank account to another, either within a single financial institution or other institutions through transaction devices. The transaction devices can be smart cards, debit cards, credit cards or like. The preferred module transfer the specified amount of funds from the first account to the second account in response to receiving the account information from the transaction devices associated with first and second accounts and the specified amount of funds. In some module, the transferring can be performed by a user terminal and/or a financial terminal.

**Roles and Responsibilities:**

* **Interview** and **questionnaire** with the stakeholders/business sponsors for high level requirement gathering**.**
* Performed **GAP analysis** to understand new business model and what all need to be incorporated for the new model.
* Undertook business rules vs requirement analysis to differentiate rules from requirements to document **business requirement document** (BRD).
* Finalized all the requirements and prepared Business **requirement document** (BRD)/**Functional Specification Document** (FSD) to document all scenarios.
* Reviewed the **user stories** and prioritized it with product owner for the product backlog in the form of **product backlog items**.
* Conducted **sprint planning meeting** for prioritizing **product backlogs Item** (PBI) and prepare initial list of **sprint task** with the input of the team.
* **Time boxed daily Scrum meetings** and resolved all i**mpediments** faced by development team and updated the **Burn-Down charts**.
* Created **Wireframe**s for the entire client front solutions requirement after thorough review of the requirements from the specification and user stories.
* Reviewed the **client side validation** and **server side validation** to ensure all functionalities are satisfied.
* Prepared **test casesuse cases** and reviewed them to make sure all requirements are met for **traceability and testability.**
* Used **Version One** as the project management tool for sprint planning, backlog management and sprint planning.
* Designed and implemented basic **SQL queries** to extract data from the database for QA testing and reports/data validation
* Assisted project testers in documenting and updating test scripts and plan in **HP ALM**and assigning test cases with requirements.
* Used **Qlikview** as **a business intelligence** and **data visualization** tool to view and share the data in plots and graphical manner.
* Supported Business Users on completing **User Acceptance Test** (UAT) and **front end** testing as per their expectation.
* Conducted **sprint retrospective meeting** at the end of every sprint to review the sprint process.

**Environment:**Waterfall-Scrum, SQL Server, HP ALM/QC , Wireframes, MS Office (MS Word, MS Excel, MS PowerPoint, MS Visio), GAP Analysis, UML, UAT,HP ALM 11.0,Qlikview,Data warehouse, WSDL, TOAD, Version One,.NET.

**Direct Buy, Merrillville, INNov 2011- Oct 2012**

**Sr. Business Analyst**

**Project Description:**The project wasto revamp the fraud and claims system of the e-commerce system to give buyers and sellers a hassle free experience. The project aims at providing a system that channelize all the complaints in a very efficient way to the company and tracking it back by setting a deadlineto respond to the complaint. A method and system for reporting fraud and claiming insurance related network based transactions are disclosed.

**Roles and Responsibilities:**

* Used **Waterfall methodology asSystem Development life cycle** (SDLC) for revamping the complaint system of the company.
* Conducted **Gap analysis** by creating As-is and To-be process flow for identifying and validating requirements.
* Participating **JAD sessions** with SME’s , business users, business sponsors and multiple teams for requirement gathering and refinement.
* Analyzed the gathered requirement and reviewed Business **Requirement Document** (BRD)/**Functional Specification Document** (FSD).
* Created **System requirement Specification** (SRS) document to describe all data, functional and behavioral requirement of the system.
* Used **Share point**as a team collaboration tool for content management, document management and workflow management.
* Wrote Use Case and built **UML** diagrams like **Use Case Diagram/ Activity Diagram** using **MS Visio** for better understanding of the system.
* Assigned test cases with requirements and then created **Requirement Traceability matrix** (RTM) using **HP QC** tool.
* Used **JIRA**as project management toolfor allotting task and **issue tracking, user story management** and **requirement traceability.**
* Worked with the **QA team** for designing **Test Plan** and **Test Cases** for the **User Acceptance Testing (UAT)** and **regression testing.**
* **Tableau** was used for data visualization to communicate information clearly and efficiently via the statistical graphics, plots, information graphics, tables, and charts selected
* Performed data retrieval and manipulation using the simple**SQL queries** from the database for data validation of the customers filling complains.
* Assisted in data transformation and integration using ETL tool **informatica**from various databases for analysis purposes.
* Worked closely with Project Manager for any **change request** and helped to do **impact analysis**.

**Environment:** Waterfall, Wireframes, SQL Server, MS Office (MS Word, MS Excel, MS PowerPoint, and MS Visio), GAP Analysis, Data Warehouse, UML,HP QC, UAT Testing, Loosely Coupled Architecture, SharePoint, Tableau, JIRA 4.2, SSMS,.NET.

**LIC INDIA, New Delhi, India March 2010- Sept 2011**

**Business Analyst**

**Project Description:**LIC is one of the largest insurance companies in its class with approximately 3500 insurance contractor agents. The project requirement was to develop a system to integrate and upgrade the claims processing service and other disparate systems on a common environment for their Life Insurance division. Project involved in assimilating its isolated systems into a synchronized system, providing remote access through a web interface and maintaining the infrastructure required for these systems.

**Roles and Responsibilities:**

* Researched and assessed **client systems** and **business processes**.
* Explored all aspects of the claim processing lifecycle, starting from identifying a claim to its closure.
* Used **MS Word** document for **requirement gathering**.
* Worked intensively on various phases in the **project lifecycle** to design the system in such a way that the **high risk claims** could be easily identified and monitored.
* Created **use Cases** and described the normal and alternative path
* Participated in preparing basis for **Project Vision documentation**.
* Involved in walkthroughs with **business team**, **architects** and **developers** to refine the **requirements**.
* Generated **use-case** diagrams using **UML**.
* **Requirement Traceability Matrix** and **User Requirement Specification Document** (URS) to verify the functionality.
* Streamlined clerical work processes and mapped to the automated system
* Involved with the **Software Quality Assurance** (SQA) Team to develop Test plans..

**Environment:**RUP Methodology, MS Visio, UML, Oracle, SQL, MS Office and Windows 2000, SQL, Data warehouse, TOAD.

**AXIS BANK, Mumbai, India Aug 2008- Feb 2010**

**Business Analyst**

**Project Description:**

AXISBank is one of the India’s largest private sector bank. The online banking system combines quick and easy installation and automatic system upgrades with custom reporting and round-the-clock access to account information in real time. The System provides web access to various corporate companies to streamline their financial and administrative operations that are associated with their card services such as travel, purchase and integrated cards.

**Roles and Responsibilities**

* Interviewed all user areas to **elicit** their requirements for the new system.
* Created **Use Cases** and maintained traceability relationships using **Requisite Pro**.
* Involved in creating **Software Requirement Specifications** (SRS) and **Functional Specification Documents** (FSD).
* Used **Rational ClearCase** to maintain different versions of the system documentation with description about all versions.
* Created business **process flow** diagrams and charts using **MS-Visio**.
* Involved in **project management**, **developing project plans**, **setting project schedules** and **milestones**, **scheduling tasks** and **activities** using **MS Project**.
* Played a key role in the planning **User Accepted Testing** and implementation of system enhancements and conversions.
* Created **product documentation**, including online help, **printed user manual**, and **training materials**.

**Environment**: Waterfallmethodology, Rational Requisite Pro, Rational Rose, ClearQuest, , UML, SQL, MS Office, MS-Project, MS Visio and Windows.

**HDFC BANK, Bangalore, India Sept 2006- July 2008**

**Business Analyst**

**Project Description:**HDFC Bank is the third largest private sector bank in India. It offers financial services to customer segments covering Large and Mid-Sized Corporates, MSME, Agriculture and Retail Businesses. Bank has its headquarters inIndia. The scope of the project was about developing an Online Banking Application that will help customers accessing their savings account, checking account, and credit card account via Internet.

**Roles and Responsibilities:**

* Interacted with the **customers** and **internal stakeholders** to gather user **requirements** and their expectations from the system.
* Involved in analyzing **Business Requirements** and developing **System Specifications**.
* Analyzed monthly/quarterly performance against plans and forecast and recommended corrective actions.
* Prepared **test plans** and **test cases**.
* Used **Rational Rose** to generate various **UML Diagrams**.
* Organized cross training of team members and users to become more responsive.
* Participated in the development and preparation of the **Test Plan** with the testing team as well as ensuring **testability, reliability, usability, maintainability** and **performance** of the application.
* Involved in incident **reporting** and **change** and **configuration management** procedures using **Clear Case**.
* Ensured that the modifications suggested by the users were incorporated into the application.
* Formed a bridge between the **Project Manager** and different teams with effective presentations.

**Environment:** Waterfall Methodology, UML, Clear Case, MS Access, MS Office, SQL Server, Visual Studio.

**Education:**

Bachelors in **Computer Engineering** (2006)

LD College Of Engineering, Gujarat University