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**Anmol**

**Sr. Business Analyst**

**609-474-6234**

Proactive, Zealous, Self-radiant, Critical Thinker, Result Oriented, Commercially Savvy and Pragmatic Senior Business Analyst with over 8 years of experience in Business Analysis. **Certified Scrum Master** with proven ability to work with self-organizing and cross-functional teams in a wide spectrum of Finance, Accounting and Ecommerce sectors.

* Appreciative knowledge of different phases of **Software Development Life Cycle (SDLC)** using **Waterfall, Rational Unified Process m­­­­­­ethodology (RUP)** and **Agile methodologies – SCRUM, Scaled Agile and Kanban.** Also worked in **Scrum-Waterfall hybrid environment.**
* Extensive years of experience in **Business process re-engineering, Business process improvements, Historical Data Reports Analysis** accompanied byactive participation in **discovery sessions, interviews, prototyping, document-reviews, plan setup, plan configuration with customers**.
* Expertise in **Requirements Gathering, Analysis, Development, and post-production support** of various applications with capability in **prototyping** documents, models and attributes for consistency, completeness and **riskminimization.**
* Analyzed **source systems, business requirements, and developed User, Functional and Non-Functional requirements.** Proficiency in gathering **SMART (Specific, Measurable, Attainable, Realistic, Timely) requirements** and transforming them into functional specifications focusing on **workflow analysis and design, user interface design, and process flow modeling.**
* Business writing skills in creating **Business requirements document (BRD), Use-Case Specifications, Systems Requirements Specification (SRS), High level and Low level documents (HLD/LLD).** In addition,good understanding in preparing **Responsible, Accountable, Consulted, and Informed (RACI) Matrix.**
* Organized and facilitated **Requirements Gathering Sessions (Prototyping, Interviews, Brainstorming and JAD sessions)** with **end users, Subject Matter Experts (SME’s) and stakeholders** in order to document decisions regarding future state of business processes.
* High expertise in tracing requirements throughout the development process and verifying adherence to **Requirement Traceability Matrix (RTM).** TherebyProven success in **eliciting requirement, As-Is and To-Be analysis, GAP analysis, Cost benefit analysis, Risk assessment, and SWOT analysis**.
* Well acquainted with **workflows and Unified Modeling Language (UML) diagrams**including **Use Cases, Activity Charts, Sequence diagrams, Data Flow Diagrams** and **ER Diagrams** using **Rational Rose and MS-Visio** thus assisting the development team in preparing Business Process Model.
* Facilitated **Sprint ceremonies** (**SprintPlanning, Daily Scrum, Sprint Review, Sprint Retrospective and Backlog Grooming**) for each sprint in Agile Scrum Methodology as Scrum Master.
* Proficient in **writing User Stories and handling the Requirements Churn**. Efficient at performing, **prioritizing and efficiency analyzing techniques** such as **Planning poker, MoSCoWand T-Shirt Sizing.**
* Worthy understanding of database concepts like **Data Warehousing, Data integration, Data Structures, Schemas, Data Marts, Data-Entity Relationships and User Administration.** Worked extensively with Data warehouses by migrating data from various **OLTP’s** to **OLAP cube** using **ETL tools** such as **Informatica power center and SSIS**.
* Involved with **extensive client interactions** and converting business functionalities into **Service Oriented Architecture (SOA) models** across heterogeneous IT environments. Experienced working in **Three-tier architecture, Ajax, Web Services (SOAP, WSDL), Client Side Validation and Server Side Validations.**
* Collaborated in various types of testing **like Functional (Black-Box) testing, End to End Testing, Regression Testing, and User Acceptance Testing (UAT).** Accompanied withexpertise in developing **Test cases, Test plans and Test procedures** in manual and automated test environments.
* Extensive knowledge of contract administration. Ability to analyze, synthesize, and apply complex regulations, requirements and information. Knowledge of procurement, contracting and reporting at an enterprise level. Excellent interpersonal and communication skills with customers and stakeholders. Strong knowledge of project management methodologies .Ability to evaluate and implement contractual agreements.
* Experience in **Database design, normalization and query building** and well versed with **SQL Server**
* Shield againstImpediments, Result oriented, self-starter, consultative capability, hardworking combined with ability to work under pressure and to keep up with the deadlines. Excellent business,analytical, communication, presentation, management, technical, written skill problem-solving, interpersonal and negotiation skills with Developers, Application Architects, Subject Matter Experts, business users as well as senior executives

**Domain Knowledge:**

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| **Finance** | **Portfolio Management, Asset Allocation, Mortgage operations, Credit Risk, Credit Limit, Line of credit, Credit Items, Credit reports, Credit Management, Credit Scoring, Financial Instruments, Anti Money Laundering, IRS provisions and guidelines e.g.MEC, TAMRA, TEFRA, DEFRA., Equities (Stocks, ETF, Equity Linked Notes), Fixed Income (Bonds, Convertibles, Currency Derivate, T-Notes, T-Bonds),Equity Derivatives,hedging, Derivatives and Swaps (Options, Futures, Forwards), FX (FX Options, FX Futures, Currency Swaps, CCAR, Risk Identification, Vanilla, Complex OTC, VaR (Value at Risk), Duration, Convexity, Risk Control, Currency Forwards, FRA), Money Market Instruments (T-Bills, Commercial Paper, Repos)** |
| **Risk and Compliance** | **SEC rule changes,FRM, Regulatory, Operational Risk, Market Risk, BASEL, DODD-FRANK,SOAX, Bank Secrecy Act, Basel Accords, Risk control** |
| **E-Commerce** | **Transaction Verification** |

**Technical Skills:**

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| **Operating Systems** | **Windows XP/Vista/7 Macintosh** |
| **Modeling Tools** | **Rational Rose, MS Visio, Mockup Screens, Wireframes** |
| **SDLC Methodologies** | **Waterfall, Agile-Scrum, Waterfall-Scrum, Waterfall-RUP** |
| **Business Skills** | **Change Management, Impact Analysis, JAD Sessions, SWOT analysis, Project Planning, Project Scheduling, and Project Budgeting.** |
| **Requirement Management** | **MS Office, JIRA, Confluence, HP ALM 11.5, Rational ClearQuest, Rally** |
| **Project Management Tools** | **MS Project, MS SharePoint Server** |
| **Testing Tools** | **HP QC v10.0, HP ALM V11.5, Load Runner, Fiddler. HedgeHog** |
| **Financial tools** | **MS Excel functions and pivot tables, Financial Statement Analysis** |
| **ETL Tools** | **Informatica, Data Stage,SQL Server Data Tools - Business Intelligence" (SSDT-BI), Oracle Warehouse Builder.** |
| **Reporting tools** | **Tableau Desktop , IBM Cognos , MS Office Suite, Spotfire, SAP Logon** |
| **Languages** | **HTML, XML, SQL, Angular JS, CSS, jQuery, C++, .Net, Java, J2EE** |
| **Databases** | **MySQL, MS Access, Oracle** |

**Professional Experience:**

**BANK OF AMERICA, Pennington, NJ April 2014- Present**

**Senior Business System Analyst**

**ASSET ALLOCATION/PORTFOLIO MANAGEMENT**

The project involved in the design and implementation of robust, fast and efficient **front and back-end** applications for a sophisticated **Portfolio Management System** in a fully automated electronic environment. This project implemented the APMS enabling the portfolio manager to manage, model and analyze the portfolio giving the maximum returns while taking minimum risk as per the need of their investors, which included two parts, first part was concerned with asset allocation and the second part towards rebalancing the risk.

**Roles and Responsibilities:**

* Analyzed the prior documentation and business processes for full understanding of the project. Interviewed area experts,CRO,asking detailed questions and carefully recording the requirements hereby building a bridge between the business people and technical people.
* Assessed quantitatively and qualitatively capital adequacy under stressful scenarios and their capital planning processes using comprehensive supervisory program **CCAR**
* Working with **CCAR** required correlating operational risk loss events to the Fed’s macroeconomic stress scenarios Gained an insight into overall methodology demonstrating reliable statistical correlations between operational loss frequency and severity curves and specific macroeconomic variables.
* Developed good knowledge of **Investment Banking**, **Fixed income**, **Risk Control, Equity Derivatives,hedging, Derivatives and Swaps (Options, Futures, Forwards), FX (FX Options, FX Futures, Currency Swaps, CCAR, Risk Identification, Risk control, Vanilla, Complex OTCRisk Rebalancing, Currency, Risk Control,Insurance, FRM, CCAR,Financial Instruments,Equity swaps**,**Brokerage and Prime Brokerage**, **Asset Allocation, Commodities,Basel Accords - Pillars I, II, & III, Bond Pricing, Corporate Bonds,Fixed Income,VaR (Value at Risk), Duration, Convexity, Credit Risk and Market Risk and the Capm Model**.
* After being on boarded, conducted **GAP Analysis** by understanding the **AS IS** business process and the **TO-BE** business process
* Conducted **JAD sessions, document analysis and one-on-one interviews** with the stakeholders for the **requirements elicitation.**
* Assisted project manager in creating **proposals andproject budget allocations** and worked on **Project Charter** and **Work-Breakdown Structures** using **MS Project.**
* Prepared **Business Requirement Document (BRD)** and **Functional Requirement Document (FRD).**
* Decomposed the scope from the BRD into **user stories** by conducting a **story writing session** with the product owner. and then the **acceptance criteria** for the **PSPI (Potentially Shippable Product Increment)**
* Helped in estimation and prioritization of the user stories using **MOSCOW** and **Planning Poker** Techniques.
* As a Scrum Master, facilitated the **sprint planning meeting**.
* Tracked **team velocity** and **sprint progress** using **Sprint burn down chart** and **Product burn down** chart and conducted time boxed **daily scrum meeting**.
* Supported the scrum development team by **resolving impediments** such as the **offshore testing team impediment.**
* Submitted weekly reports about the progress of the project to our Program Manager.
* Created **Activity Diagrams**, **Sequence diagrams,** the use cases and **use case diagrams** using **MS Visio**.
* Did **Impact Analysis, Feasibility Study, Cost-Benefit Analysis** and **ROI** calculation in order to be prepared for potential business and technical risks to the system.
* Helped the developers in enhancing the GUI by using **AJAX** programming.
* Worked on **Service-Oriented Architecture (SOA),REST, SOAP, XML** and **API.**
* Designed **data models** and **conducted normalization and de-normalization** of data to fit **OLTP AND OLAP** frameworks respectively. Slicing and dicing of data marts for analytical decision making support
* Comprehensive knowledge of **Data Warehousing, Data Integration** in handling **OLTP and OLAP data** with significant implementation experience of **Bill Inmon and Ralph Kimball Paradigms.**
* Understood the **data requirements** in order to compute the **risk-reward tradeoff** and accordingly helped in designing the **OLAP cube**.
* Acquainted with all **the SQL Queries**.
* Integrated the various **OLTP** to the **OLAP** by using **Informatica** as an ETL tool.
* Conducted **User Acceptance Testing (UAT)** in conjugation with the QA team
* Extensive Experience **in Creating Repository, Source, Target Databases for Extraction, Transformation and Loading (ETL) using Informatica.**
* Created Spotfire Dashboard and visualization using **Spotfire Professional.**
* Logged and tracked the defects using **HP Quality Center**. Created an error repository and managed the testing process with the QA team.
* Created **test cases** and **test plans** and tracked them to user stories with the help of a **Requirement Traceability Matrix**. Was responsible for handling **requirement churn**.
* Whenever needed, I also facilitated the **Product backlog grooming** meeting in order to reprioritize the Product Backlog.
* At the end of each sprint, I was responsible for facilitating the **sprint review meeting** followed by a **sprint retrospective meeting**.
* Extensive knowledge of contract administration. Ability to analyze, synthesize, and apply complex regulations, requirements and information. Knowledge of procurement, contracting and reporting at an enterprise level. Excellent interpersonal and communication skills with customers and stakeholders. Strong knowledge of project management methodologies .Ability to evaluate and implement contractual agreements.
* Extracted financial data from **Bloomberg** to a spreadsheet for analytics purpose.
* Created **deployment flowchart** in conjunction with the development, infrastructure, and network teams containing instructions for maintaining the Application

**Environment :- TibcoSpotfire, Scrum-Waterfall hybrid Methodology, Content management, Version One, AJAX, SharePoint(2010), Microsoft Office, Oracle,, HPQC, SQL Server, MS-Visio, JDE WORD, Service now, ETL Informatica,Applicative development with Visual Studio ,**[**VB.NET**](http://vb.net/), **SDLC, UML, MS Visio, MS Project, MS SharePoint, Axure RP Pro 6.5,Access Database**

**NYC Department of Education, Brooklyn,NY January 2013-February 2014**

**Senior Business System Analyst/Scrum Master**

**UNIVERSITY CREDIT RISK MANAGEMENT SYSTEM (UCRMS)**

The project implemented the UCRMS helping the financial analysts to collect, analyze, assess and manage the financial and credit data for the former, enrolled and prospective students of the universities in order to comply with the Higher Education Opportunity Act for receiving Federal financial aid.

**Roles and Responsibilities:**

* Had Trading experience**, Fixed Income, MiFID Post trade, EMIR**, **Credit Risk, Credit Limit, Line of credit, Credit Items, Credit reports, Credit Management, Risk Control, Credit Scoring,Currency Derivates, CCAR,Regulatory,Financial Instruments, Market Risk, Equities (Stocks, ETF, Equity Linked Notes).**
* Conducted **GAP Analysis** by understanding the **AS-IS** business process and **TO-BE** business process.
* Wrote down all the requirements in the form of **user stories** and prioritized them in the product backlog with the help of **product owner.**

Wrote **Business rules** for the verification of valid bank statements.

* As a Scrum Master, facilitated all the **scrum ceremonies**, namely: **Sprint Planning meeting, Daily Scrum Meeting, Product backlog refinement meeting, Sprint Review meeting and Sprint Review meeting.**
* Resolved **impediments** during the entire project life.
* Drafted and updated the **sprintburn down charts** and tracked the **velocity** and the **sprint progress** through the same.
* Was also directly reporting to the Program Manager by submitting **weekly reports regarding the progress of the project.**
* Dealt with an **offshore testing team**.
* Created **use case**, **use case diagrams, activity diagrams and sequence diagrams.**
* Was responsible for handling **requirement churn**.
* Used **Web Services** using **SOAP API** to communicate with banking systems of certain other banks from which the user can also directly import his bank statements.
* Used **SOA** to integrate the various different modules of the system.
* Used **SSIS** to map the data in a central data repository and created **data marts** for end users to verify the applicant’s bank statements and used **SSRS** for generating final reports for the underwriter or end user.
* Used **JIRA** for allotting task and **issue tracking, user story management** and **requirement traceability.**
* Used **MS-Visio** for creating high-level process flow and screen flow diagrams for management and mapping the logical aspects of the process.
* Used **Axure RP Pro 6.5** for creating wireframes to give the end user a better understanding of the application.
* Understood the requirements of Process Server Database application, researched the latest **bar scanning technologies** and gave a presentation to the business user so that the estimation of the project feasibility, bar coding scanning technology and business process re-engineering can be ascertained on high level.
* Worked towards research and business analysis for client services and system enhancement by continuously interacting with the business users
* Prepared **training curriculum** and learning aids for computer systems; created user manuals and guides for PAMS applications for users.
* Analyzed agency wide **workflow systems** to identify opportunities for improvement through automation and thereby develop flowcharting practice using **BPMN** and **MS Visio** and using **Axure** for wire frame
* Created **user stories** collected through requirements gathering sessions and performed gap analysis for the new initiative projects of Email Distribution.
* Conducted **User Acceptance Test(UAT)** along with writing test plans and test cases using **HP QC**
* Logged and tracked the **defects using HP Quality Center**. Created an **error repository** and managed the testing process with the QA team.
* Defined the UI with inputs from the **data architect and developers** for the standardized claims system using **HTML models and mockup screens.**
* Strong knowledge of **client side** and **server side validation** and assisted in writing verbiage for **client side validation** using **Java Script and Ajax.**
* Extensive knowledge of contract administration. Ability to analyze, synthesize, and apply complex regulations, requirements and information. Knowledge of procurement, contracting and reporting at an enterprise level. Excellent interpersonal and communication skills with customers and stakeholders. Strong knowledge of project management methodologies .Ability to evaluate and implement contractual agreements.
* Involved in developing test strategies and assisted in developing **test scenarios, test conditions and test cases  
  Environment: Agile Scrum, HP ALM, Jira, Microsoft SQL, TFS, Microsoft Business Intelligence Development Studio(SSIS, SSRS), MS Visio, .Net , HTML ,XML, .NET,JAVA,jQuery JavaScript, Content management Angular JS.,MS Office Suite, SDLC, Capital Markets, SQL Server, UML, MS Visio, MS Project, Jira, MS SharePoint, HPQC/ALM.**

**FIRST NIAGARA, Pittsburgh, PA December 2011- November 2012**

**Senior Business Analyst/ScrumMaster**

**ANTI MONEY LAUNDERING**

Built a system which tracks all the transaction for any entity, compares it with similar entities and applies statistical regression to bucket the entities according to the statistical.

Models to find any outlier or fraudulent behavior.

**Roles and Responsibilities:**

* Have knowledge of **the regulatory**, **the Dodd-Frank Act, The Bank Secrecy Act, FinCen and Sarbanes-Oxley Act.**

Conducted **GAP analyses** by understanding the **AS IS** process and **TO BE** process

* Identified Requirements by conducting **JAD sessions** with subject matter experts and the business owners.
* Generated a **BRD** with **high level requirements** and the scope of the project.
* Derived the functional and non-functional requirements from the BRD to create a **FRD**.
* Wrote **Business rules** pertaining to shipping functionality.
* As a Scrum Master, I facilitated all the **scrum ceremonies**, namely: Sprint Planning meeting, Daily Scrum Meeting, Product backlog refinement meeting, Sprint Review meeting and Sprint Review meeting.
* Was also responsible for resolving impediments during the entire project life.
* Was also responsible to update the **burn down charts**
* Created **use cases** to show the interaction of various external agents or actors.
* As a part of FRD, I also created **use case diagrams, activity diagrams and sequence diagrams**.
* Also created **Wireframes** as a part of FRD.
* Utilized Informatica to **Extract, Transform and Load (ETL**) data from the old system.
* Effective experience and knowledge in using **Business Intelligence tools SAS, TABLEAU DESKTOP**.
* Created analytical models using **Tableau** and presented analytical data obtained from **SAS** to business owners helping them identify new opportunities**.**
* **Tableau** was used as a data visualization tool to communicate information clearly and efficiently via the statistical graphics, plots, information graphics, tables, and charts selected throughout the project
* Was also involved in **Impact analyses (Both Business and Technical)** in case of a **change requests.**
* Conducted **User Acceptance Testing (UAT)** along with the QA team

**Environment: Agile Scrum Methodology, Rally, Confluence, Informatica, Applicative development with Visual Studio, HP QC,SAS 9.2, Tableau Desktop, 8.2Oracle Server 10g, MS Visio, MS Office Suite, JAVA,MS Word, MS excel Visual Studio.NET, VB.NET, ASP.NET, SQL, PL/SQL, Windows, IBMCOGNOS,MS Project, MS Office Suite (MS Word, MS Excel, PowerPoint), and Test Director**.

**OLX INDIA, Gurgaon, India August 2010 – October 2011**

**Senior Business Analyst**

**E-COMMERCE WEBSITE**

Adding shipping cost estimator which calculates the shipping cost based on the distance, weight of the product in an existing e-commerce website.

**Roles and Responsibilities:**

* Was involved in creating the **Project initiation document (PID)**
* Was responsible for **Cost benefit analysis, Risk assessment, and SWOT analysis**.
* Conducted GAP Analyses by understanding the **AS-IS** business process and **TO-BE** business process.
* Helped the Product owner to come up with the requirements in the form of **user stories**
* Was also directly reporting to the Program Manager by submitting weekly reports regarding the progress of the project.
* Was Responsible for creating **use case, use case diagrams, activity diagrams and sequence diagrams.**
* Was also involved in **Impact analyses (Both Business and Technical)** in case of a **change requests**
* Was responsible for handling **requirement churn**.
* Used Web Services to connect the shipping services to the existing system with **SOAP API**.

**Environment**: Waterfall Methodology**, Rally, Oracle, Java, Rational Rose, XML, Java Script, Oracle Warehouse Builder,**

**MS Access, MS EXCEL, MS Word.** Visual Studio.NET, VB.NET, ASP.NET, Oracle 11g, SQL, PL/SQL, Windows, MS Visio, MS Project, MS Office Suite (MS Word, MS Excel, PowerPoint), and Test Director.

BANK OF INDIA, New Delhi, India January 2009 – July 2010

**Business System Analyst**

**CREDIT CARD TRANSACTION**

The project deals with the credit card transaction authorization based on mobile number and location from where the transaction took place. The system would be able to verify the registered number and location with the transaction details and would approve it accordingly.

**Roles and Responsibilities**

* Actively Involved in Pre-Analysis of project with **SME** (Subject Matter Experts) and **Developers**
* Conducted **Gap analysis** for ‘**As-in’** and **To-be** of the process to identify and validate requirements.
* Participating **Interviews** with SME’s 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** for **contentmanagement** and **documentmanagement**.
* Wrote Use Case and built **Use Case Diagram/ Activity Diagram** using **MS Visio**.
* Created **Requirement Traceability matrix** (RTM) using **HP QC** tool.
* Used **HPQC** for allotting task and **issue tracking, user story management** and **requirement traceability.**
* Worked **with QA team for designing Test Plan and Test Cases for UAT and regression testing.**

**Environment: Waterfall, Wireframes, SQL ServerMS Visio, GAP Analysis, HP QC, UAT Testing, SharePoint, ASP.net, Ajax, XML, Web Server. Rational Requisite Pr, UML, SQL, MS-Office Suite (Word, PowerPoint, Access, Excel, Outlook), Crystal Reports, Cognas**

**AXIS BANK, Mumbai, India July 2007 – November 2008**

**Jr. Business Analyst**

**BANKING**

Axis Bank offers a wide range of banking products and financial services to corporate and retail customers through its specialized subsidiaries in the areas of investment banking, venture capital and asset management.

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. Also associated with the **brokerage**.

**Roles and Responsibilities**

* Interacted with the customers and internal stakeholders to gather user requirements and their expectations from the system.
* Experienced in IRS provisions and guidelines e.g.MEC, TAMRA, TEFRA, DEFRA.
* Involved in analyzing **Business Requirements** and developing **System Specifications**.
* Analyzed monthly/quarterly performance against plans and forecast and recommended corrective actions.
* Did rigorous load testing using **Load Runner**.
* Assessed business priorities, and advised business units on risks and **Cost-Benefit** analysis.
* 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: Load Runner, UML, Clear Case, MS Access, MS Office, ASP, SQL Server, Visual Studio, SDLC., SDLC, Rational Requisite Pro, Rational Rose, Windows 2000, MS Office, MS Project, MS Visio.**

**EDUCATION**

Bachelors in Statistics, University of Delhi, Delhi

**CERTIFICATION**

**Scrum Certified**

**CT-1 Financial Mathematics, UK Society of Actuaries**