# **Summary:**

* 7+ years of consistent experience as a seasoned **Business/System Analyst** with discrete understanding of **Business process flow** modeling using **UML tools**, **Use Case Modeling** and **Entity Relationship Modeling** in the domain of **Finance**.
* Strong understanding of all phases of **SDLC** including **Analysis, Design, Coding, Testing, UAT** and **end user training.**
* Hands on experience with different **software development life** cycle methodologies for example **Waterfall**, **RUP**, **Agile** etc
* Experienced in performing **Gap Analysis** for all kinds of **Business processes** like **BPA, BPI** and **BPR**
* Experienced in **Change management** best practices and **performing Impact analysis** where needed
* Experienced with **Risk Management**, **Risk Ratings Systems**, **Credit Risk Valuation**, **Basel II/III** **Implementation**, **OTC Securities (Swaps, Options and Futures) Risk Analytics, Equity, Fixed Income Products like Treasury (Bonds, Notes, and Bill), Mortgaged Backed Securities (MBS), Municipal Bonds, Corporate** **Bonds**, **Junk Bonds** and **Convertible Bonds**.
* Good understanding of commercial of the shelf (**COTS**) and customized software development. Worked on providing **technical guidance** and **resolving issues** to ensure smooth implementation of the requirements.
* Strong knowledge of trading life cycle, **securities accounting**, **financial** products including **Equities**, **Options**, **Futures**, **Swaps** and **Fixed Income** products. Good understanding of **Market Data** providers like **Bloomberg**, **Capital IQ** and **Thompson Reuters.**
* Highly organized and focused on **key issues** and capable of addressing facts and providing recommendations when needed.
* Hands-on experience with **Data Warehousing, Data Mapping, Entity Relationship Diagram Modeling, Data Modeling, Extract Transform and Load (ETL), Data Indexing, and Data Normalization**.
* Creative and aggressive self-starter with integrative thinking skills, capable of forming and maintaining positive and productive working **relationships** in **internal, external, independent, and team environments**.
* Ability to present a **professional, enthusiastic attitude through effective communication skills**
* Strong analytical problem solving skills using creative **thinking** and **brainstorming techniques**
* Ability to work effectively under tight schedule without **sacrificing** the quality of work
* Excellent communication and interpersonal skills to gather requirements from **business users**
* Ability to think outside the box.

# **Tools:**

**Project Design Methodologies:**  Unified Modeling Language, Use Case Development

**Business Modeling Tools:** MS Visio, Power point, Erwin, Informatica (ETL)

**Requirement Management Tools:** Rational Requisite Pro

**Defect Tracking Tools:** Rational Clear Quest, Quality Center

**Operating Systems**: Windows NT/XP/2000, UNIX

**RDBMS**: Oracle, SQL Server, PL/SQL, DB2, Access, Teradata

**Quality** **Assurance**: Software Application Testing Life Cycle

**Design** **Tool** & **Languages**: C, C ++, JAVA, COBOL, Visual Basic

## Professional Experience:

CITI Transaction Services, NYC, NY **Jan 2014 to Present**

**Senior Business System Analyst (Risk management)**

Worked on **risk management** framework with the **end users** to scope out the **project** **objectives** and **determine** impact and timeline of various **deliverables**. Helped build and track the **Project Milestones** using Microsoft **Project** and intricately involved in the project from **inception**, requirements gathering to approving **QA** test scenarios and **UAT Testing**. Part of the team to implement the **Data** and **Reporting** Requirements for the **Basel** **III** Risk **Repository** perspective which included products such as various types **Commercial** and **Consumer** **Loan** **Products** offered by the Bank:

**Responsibilities:**

* Met with **Risk Management** team to gather **data requirements, Equity Swaps, Currency Swaps, FX Forwards, REPO, Equities, Fixed Income instruments like Bonds, US Treasuries, Mortgage Backed Securities, and Asset Based Lending Products according to the Basel III compliance guidelines**
* Suggested cost effective solutions to meet the **Basel III requirements** - Conducted financial statement analysis and evaluated market risk drivers and **risk weighted assets, reducing currency risk exposure and increasing operational capital allocation by 12%.**
* **Brainstorm and gather requirements from the business for the Risk Weighted Average (RWA) and other components like Loss Given Default (LGD), Exposure at Default (EAD)** and Counterparty Charge component of the Basel III Compliance Guidelines for various financial products like Repos, Reverse repos, Securities Lending and Borrowing.
* Worked with user to define user acceptance test cases. Involved in **UAT testing (User Acceptance Testing) and Implementation.** Gathered, and documented business **requirements** across the enterprise and ensured that they were approved and signed off by **stakeholders** in a **timely** **manner**.
* **Devised strategy to retain depository funds and increase profitability – Analyzed Citi’s operations and Dodd Frank Act regulations.**
* Gather requirements for the listed options **risk management** system, specifically for index options **risk management** spreadsheet.
* Gather and analyze data from **SQL** processes, give business direction to technical resources to articulate client needs.
* Validate pricing and basic security level information of securities based on **Market data available** from various sources like **Bloomberg and Reuters and the Security Master** Database.
* Engaged and collaborated closely with the appropriate **Business Subject Matter Experts** for understanding the **Business** **Processes** behind the **Small** **Business** **Loans** and **Credit** **Cards** from **Loan** **Origination** and **Collateral Management to Account Maintenance and Settlement**
* Used **SQL** to query Oracle Database and resolve data issues, also compiled business intelligence reports based on results.
* Wrote **SQL, PLSQL** statements to extract data from the tables to validate data flow.
* Developed **Source-To-Target** Mapping for the **Data Mart** incorporating various Business Rules
* Analyzed and verified the integrity and reliability of **the Loss Data, Exposure Data and Risk rating calculations in the Lending Repository**
* Actively collaborated with the **Business** **users** in the **UAT** to reconcile the reports from the old system with that of the new system

**Environment:** MS Visio, MS Access, Excel, Word and PowerPoint, Gap Analysis, RUP, Rational requisite pro, Rational Rose, Agile, UML, SQL, PL/SQL and windows.

**Wells Fargo, Philadelphia, PA**  **Mar 2012 to Nov 2013**

**Sr. Business Analyst**

The kernel of the project is creation of integrated data processing and improved cash management system .The main functionality of the system is generating the credit limit for customers by integrating one’s savings account, Checking account, and Brokerage account; considering the daily transactions of customers and linking them to the margin brokerage account. The system also displays the total money that can be credited from the account by considering and maintaining the day-to-day transactions, brokerage assets. It also maintains and buys /sells the short term securities according to the customer’s account balances, expenses. It also has extensive feature of detecting the frauds through the suspicious transactions and check kiting robustly.

**Responsibilities:**

* Collaborated with the project sponsors to determine the **project scope** and **vision.**
* Worked in several aspects of SDLC including requirements definition, use case development, testing, documentation and user training.
* Conducted the “**AS IS “-“To BE” for the Gap analysis** and **SWOT analysis** and elicited the **high level requirements**.
* Managed requirement specifications by using **IBM DOORS**, and provided guidance to the product feature teams by reviewing deliverables and resolve subject matter issues during the delivery of requirements.
* Successfully conducted the **Rapid Application development sessions (RAD)** and **Joint Application Development sessions (JAD) for development of a working prototype for decision support.**
* Prepared the **Business requirement Document (BRD)**, **Functional requirement Documents (FRD)** by conducting meetings with customers, sponsor and analyzing the gathered requirements.
* Decomposed **high-level requirements** and created the **use cases, functional** and **non-functional requirements**.
* Developed and presented **user stories** to communicate **high level user requirements** to product managers, developers, quality engineers and technical writers.
* Project was implemented using the **agile (scrum)** methodology to produce artifacts in the different phases of the Software Development Life Cycle (SDLC).
* Wrote test cases after getting test scenarios validated by the lead developer, and product owner.
* Designed various **UML diagrams like flow diagrams, Use cases, process models by using MS Visio**
* Facilitated the scrum **by resolving the impediments**, conflicts in the team members with **good velocity** as scrum master.
* Identified all back-end dependencies for .Net framework and documented them in requirements documentation and design document.
* Empowered teams to **Self-organize** and increase the **Cross functionality**.
* Assisted with the **System testing, Regression testing ,Integration testing and smoke testing** with the other Business analyst and the Quality assurance team
* Authored the **Sprint burn-down charts**, **sprint task list, Release burn down chart** for the project through **version one**.
* Perfectly **tracked and communicated** the **team velocity and the sprint /release progress**.
* Enacted and **facilitated to the changes** and continuous improvement by increasing the productivity of the scrum teams and the quality of the deliverables.
* Utilized version one for all document, team collaboration, hours allocation, document commit, sign-offs and approvals, and milestone completions.
* **Protected the team** from the **over commitment** ,**manage the backlogs**, **prioritize resolution of defects** or **bugs by JIRA**
* The documents and information were shared between the groups and the team members using the **MS SharePoint.**
* Worked with **SQL queries** to extract application data to perform application validations.
* Created **ER diagrams** for one-to-one and one-to-many mapping using SQL Server in order to keep track of mapping of data.
* **Collaborated and communicated** with **other business analysts** to coordinate project initiatives and activities.
* Reviewed the **developed solution documentation** and authored basic **User guides** and **help files** to aid in the end user training and support.

**Environment:** Agile, Rational Rose, Rational Requisite Pro, MS Visio, MS Project, Oracle, SQL Server 2008, UNIX

Booz Allen Hamilton, Washington, DC Jul 2010 – Jan 2012

**Business Analyst**

The **Risk Management and Early Warning (RMEW)** system provides risk management, early warning and document management features to the **Department of Insurance Supervision and Compliance (DISC**) and the **Office of Chief Counsel (OCC).** The RMEW system is comprised of the **Team Connect (TC**) Legal Matter **Management System and Document Management System (DMS)** applications. The goal of the project is to promptly identify, evaluate and monitor all potentially significant risks of the insurance program.

**Responsibilities:**

* Worked with **key stakeholders** of the projects to **identify** and finalize the requirements
* Collaborated with **clients, end users, and developers and ensured technical requirements are thorough using standard tools and modeling techniques**.
* Established **solid working relationships with open communication with customer and business via meetings and interviews.**
* Created mockups and prototypes for the **JAD** sessions
* Responsible for creating the **Business Requirements Specification Document (BRD)** and the **Functional Specifications Document (FSD)**
* **Designed Business Process Model (Activity diagrams, Sequence diagrams and Collaboration diagrams)**
* Documented detailed analysis of **end-to-end business processes**, **functional design, workflow mapping and action items, issues and ensured information is accurate and complete**.
* Created the **Requirement documents** and **traceability matrix using Requisite Pro**
* Created **design** **document** with more detailed and technical information on the requirements.
* Evaluated selection, **develop strategies, project and implementation plans based on thorough research and input from stakeholders.**
* Resolved conflict with **business** **units** to overcome conflicts in **requirements** and arrive at common feasible solution.
* Managed changed by working with **business** **units** to determine and document the **business** **process** and **workflow changes.**
* Wrote **complex SQL queries** to filter out data from the databases.
* **Being the main POC for the RMEW team for the production support, provided support to the users to troubleshoot the issue within the SLA.**
* Used **Clear** **Quest** to maintain and track the requested **enhancements** and **changes**
* Created **Project management** plans for managing on time **delivery** using **MS** **Project** along with writing test cases, unit and systems integration test plans in **Test Director**

**Environment**: Agile, Rational Rose, Rational Requisite Pro, MS Visio, MS Project, Oracle, SQL Server, UNIX

FM Global, Johnston, RI  **Jun 2008 –Jun 2010**

**Business Systems Analyst**

Project objective was to provide **FM** **Global** **management** with the necessary **understanding** of the **environment**, assessment of the operating and **technical** capabilities, and rational analysis necessary to support a **recommendation** that will lead to action and **investment** decisions. This project initiative was to retire the current mainframe based insurance accounting applications and implements a robust and comprehensive **Insurance Accounting System** to meet **FM** Global client’s needs globally.

**Responsibilities**

* Conducted sessions with **subject matter experts** across cross functional teams in **US** and **UK** to understand their current Insurance **Accounting and Reporting Systems**. Gained good understanding of **SOX**
* Analyzed the current insurance accounting and reporting systems and provided the management with key findings across **People**, **Process** and **Technology**.
* Conducted and facilitated many **joint** **requirements**, planning and brainstorming sessions with the business to understand their needs for the **future global** expansion.
* Defined **frameworks** for the application development and created **Business** **Requirement** **Documents**.
* Provided **FM** Global with a **comparative** analysis of the software products available in the market.
* Conducted **Gap Analysis to provide Impact Assessment** on various departments across the enterprise.
* **Provided FM Global with a detailed project level road map in order to implement the new Insurance Accounting System.**
* Conducted **root cause analysis** and implemented new **business processes by defining data flows.**
* Interacted with the **Policy, Claims and Reinsurance departments.**
* Devised **business processes** to eliminate the manual effort and automate the **claims settlement process**.
* Logged in issues in **Share Point** and assigned them to the requisite individuals.
* Used Rational tools such as **RequisitePro** for managing the requirements, **ClearQuest** for defect tracking and **Rational Rose** for documenting **use case Modeling**.
* Created **UAT scripts** and scenarios and facilitated the **UAT**.
* Developed the training material and **Standard Operating Procedures (SOPs).**

**Environment:** Rational tools, RUP, MicroS Oracle, Business Objects, MS Word/Excel/Visio, SQL, UNIX

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