Chandra

Sr. Business Systems Analyst

Self-driven, Proactive and Action-oriented IT Professional with **8 years** of diverse experience in domains like Banking,Finance,and E-Commerce as a **Business Analyst** and **Senior Business Systems Analyst.** Builta strong relationship with key project stakeholders and business users to comprehend the overall business vision for the project.

PROFESSIONAL SUMMARY

* Exceptional knowledge and comprehension of different software development methodologies such as **Waterfall, Agile, Scrum, Waterfall-Scrum Hybrid.**
* Excellent **verbal/written communication** skills; comfortable initiating conversations with both **business** and **technology leaders.**
* Expertise in design and documenting different artifacts including **Software Requirement Specification, Business Requirement Document, Use Case Specifications, Functional Requirement Document.**
* Assisted Project Managers in preparing **Project Management Plans, Status Reports and Project Charter** in **MS Project** and managing deliverables using **Critical Path Analysis and Gantt Charts.**
* Excellent in performing **Impact Assessment, Cost-Benefit Analysis, Gap Analysis, SWOT Analysis to check the compatibility of the** existing system infrastructure with new Business Requirements.
* Advanced knowledge of **Banking, financial risk** and **Compliances** issued by **Regulatory authorities** like **FINRA, BSA, FRB, Credit Risk Rating and Loan Origination Systems**.
* Elicited and gathered user and business requirements through **Open Ended** Discussions**, Brainstorming Prototyping, Focus Groups, Interface Analysis, Document** Analysis, and Requirements Workshop.
* Lead **Joint Application Requirements** sessions with the project sponsor, subject matter experts and end user representatives to minimize expensive rework or customer rejection once the system is delivered and help with **Rapid Application Development** activities.
* Successful in translating business requirements and user expectations intodetailed specifications employing **Unified Modeling Language (UML), drawing UML diagrams, Activity Diagrams, and State Diagrams using Rational Rose & MS Visio.**
* Conducted **requirement walkthroughs** and **UI walkthroughs** with developers and QA team to help them understand the requirements and proactively identified feasibility issues.
* Developed **Process flows, Wireframes, and Mockups** to effectively conceptualize and communicate high-level design strategies and detailed interaction behaviors.
* Excellent understanding and knowledge of NOSQL databases like **MongoDB, SQL, Oracle** and **HBase.**
* Created and maintained **Requirement Traceability Matrix (RTM)** using MS Excel/**HP QC**.
* Collaborated in various types of testing like **Functional (Black-Box), End to End Testing, Regression Testing, and User Acceptance Testing (UAT) Smoke, Integration, Functionality, Sandbox testing** accompanied with expertise in developing **Test cases, Test plans and Test procedures in manual and automated test environments.**
* Extensive knowledge of **SOAP/RESTful web services, AJAX, JSON, XML, XML Schema Definition (XSD)**.
* Used **SQL queries** to perform **DML (Data manipulation language)** operation to insert, update and delete the data for data analysis including **joins, order by, and group by, procedures and functions**.
* Profound knowledge of**Big Data concepts** including **Hadoop** Ecosystem consisting of **HDFS, Name& Data Nodes, YARN** with knowledge of libraries such as **Pig, Hive, Flume, Sqoop, Spark, Impala, Kafka.**
* Extensive knowledge in **Data Migration** using **Data Warehousing** concepts, **migration from OLTP’s to OLAP cube using ETL** tools such as **Informatica Power Center**; assisted Business Intelligence (BI) Team with Data Profiling to design intuitive dashboards for **Business Reports through Tableau, Qlik View and IBM Cognos using Informatica Data Center.**

EDUCATION - Bachelor of Science (Information Technology)  
CERTIFICATION - Scrum Master Accredited Certification (International Scrum Institute)

AREAS OF EXPERTISE

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| **SDLC Methodologies** | Waterfall, Agile-Scrum, Waterfall-Scrum Hybrid, Scrumban |
| **Business Skills** | Gap Analysis, Change Management, Impact Analysis, Root Cause Analysis, SWOT Analysis, Project Planning, Budgeting and Scheduling |
| **Languages** | HTML, XML, CSS3, Java, C, C++, SQL |
| **Web-Services** | XML, REST API, SOAP API, JSON, AJAX |
| **Databases** | MySQL, SQL 2008/12, MongoDB, Oracle 9i, 10g, 11g (PL/SQL) |
| **Big-Data** | Hadoop, HDFS, Hive, HiveQL, Pig, Sqoop, MapReduce 2.0, Spark, Flume, Ambari, Kafka, HBase |
| **Project Management Tools** | HP-ALM, Rally, JIRA, Confluence, MS Project, MS SharePoint, MS Office Suite, VersionOne |
| **Modeling Tools** | MS Visio, Balsamiq, Mockup Screens, Erwin, draw.io |
| **Analytics-BI Reporting Tools** | MS SSAS, SAS, Excel, SSRS, Tableau, Google Analytics, QlikView, IBM Cognos BI, Power BI, SAS Visual Analytics |
| **ETL &Testing Tools** | MS SSIS, Informatica Power Center, SAS Data Management, HP QC/ALM, Cucumber, Selenium, LoadRunner, SoapUI |
| **Data Warehousing** | ER Modeling, Dimension Modeling, Data Marts, OLTP, OLAP, Data Profiling, Data Mapping, Data Mining, Star Schema, Snowflake Schema |
| **Risk and Compliance** | BASEL 1,2,3, CFPB, GAAP, OFAC, OCC, Dodd-Frank Act, Foreign Bank Organization and Volcker rules, Sarbanes-Oxley Act, Bank Secrecy Act, FINRA, FinCEN, MiFID 1,2, Loan Origination, Credit Risk, Market risk |
| **Retail Banking** | New Accounts, Checking and Savings Accounts, Statements, Pending and Cancelled Transactions. |

PROFESSIONAL EXPERIENCE

**HSBC Bank, Buffalo, NYMay 2016 – Present**

**Sr. Business Systems Analyst**

**CRM Banking Intelligence System**

The objective of the project was to build an efficient CRM to retain MVC’s and aimed to focus on being more of a Customer-Centric System. To achieve this, we implemented SAS Banking Intelligence Solution Suite which acted as a supporting infrastructure for defining and developing integrative business strategies for an efficient CRM. Additionally, the bank could monitor the customer life-cycle trends to aid customer portfolio management by focusing and managing the customer equity assets.

* Interacted with the stakeholders to understand the current state of the system and defined future needs based on analysis of business requirements after implementing gap analysis.
* Highlighted risks in a timely manner by conducting SWOT Analysis, Cause-Benefit Analysis, Risk Analysis, Impact Analysis and ROI Estimation.
* Conducted JAD sessions for requirement elicitation and encouraged stakeholders to communicate their perspectives towards the application development.
* Prepared ER Diagram, Use Cases and Data Flow Diagrams to communicate the page flow and financial user interaction with the CRM system.
* Facilitated Database Design sessions for Data Architecture and IT development team to define a DWH Design to meet Enterprise, Business, and Data processing requirements.
* Worked with the QA team to design Test Plan, Test Cases, and Requirement Traceability Matrix for the User Acceptance Testing and Regression Testing, Black Box Testing and System Testing.
* Involved in generating Test Plans and Test Specifications, prepared test data for positive and negative Test Scenarios as per system specifications and requirements.
* Experienced in writing feature files in Gherkin language in Cucumber tool for BDD Testing.
* Wrote User Stories fulfilling INVEST criteria, assisted the Product Owner in prioritizing the Product Backlog Items (PBIs) using techniques like Kano Model, Moscow and estimated Story Points using Planning Poker, T-shirt sizing,and Relative mass valuation.
* Used JIRA to create and manage sprint and product backlogs, to track issues, trace requirements.
* Involved in working with the Development team and the product owner in defining the acceptance criteria using Cucumber.
* Reduced risk and ambiguity by adding rigor to the Definition of Done and used domain knowledge and expertise to slice user stories based on business value.
* Involved in creation of Knowledge Discovery of Database which was used to manage Customer Equity data & ensured that Federal regulations are followed,andCustomer Personal Informationis protected.
* Created SAS datasets from Excel, Oracle database using SAS Macros.
* Used SAS/Access to communicate with Excel, SQL& VBA for concatenation of all word files.
* Used SAS management console for importing data Analyzed data and producing tables and listings using Proc Mixed, Proc Lifetest.
* Extensively used different SAS procedures like Proc Means, Proc Summary, etc.
* Automated the Reports using SAS and Shell Script and thereby reduced the report production time from 2 days to 4 hours.

Environment:Agile, SAS Banking Intelligence Solution Suite 2.5, SAS HPA, SAS LASR Analytic, SAS MGMT Console 9.4, HiveQL, SQL, Hadoop, Hortonworks Data Platform, Apache Sqoop (v-1.4.6), Apache Spark (v-2.0.0), HBase (v-1.2.0), Apache Flume (v-1.5.2), Tableau (v-8.2.1), MS Visio, JIRA (v-6.3.3), HP ALM (v-11.0),Selenium (v-2.53), Cucumber (v-2.4.0), RESTful API.

**State of Maryland, Baltimore, MD Mar 2015 – Apr 2016  
Sr. Business Systems Analyst**

**Enterprise Data Warehouse**

The purpose of the project was to develop financial analysis data warehousing for analyzing customers action, their transactions, accounts, balances and their authorizations between accounts of its customers. This project was developed for research & analysis of Finance Department to assist them in their business. This system provided accurate and timely information about their portfolios on a daily and monthly basis, regarding credit gains and losses for potential candidates so that they may take appropriate actions proactively.

* Reported status to BOs on atimely basis using MS Project for planning, scheduling& reporting.
* Used JIRA to maintain and track issues, bugs, user story management, workflow management and created Requirement Traceability Matrix (RTM) for transparent requirements traceability.
* Assisted in Data Analysis to identify trends, patterns, correlations, and insights and present written business recommendations to the leadership in a clear and compelling way.
* Identified Source systems for financial data profiling of expenditure tracing and budget processes.
* Responsible for making Dashboard and modified representations to exhibit the reports according to business necessities that aided in vital choices and approved reports utilizing Power BI.
* Created Data Mapping Document after identifying facts and dimensions. Helped database developer to create star dimension modeling and to create target database.
* Designed and implemented the MongoDB schema and used Mongoose API to access the MongoDB.
* Wrote services to store and retrieve user data from the MongoDB for the application on devices.
* Created Data Dictionary and developed conceptual and logical entity relationship diagrams.
* Analyzed and Designed the Data Mart model using Star Schema model and assisted in increasing Data Integrity by performing Data Normalization and adding data verification and validation.
* Worked on MongoDB database concepts such as locking, indexes, replication, schema design.
* Helped to develop slowly changing, rapidly changing and conformed dimensions and fact tables based on the business requirement. Integrated the various OLTP to the OLAP using Informatica tool.
* Used Informatica to identify business rules, and defining passive and active transformations like constant, look-up, data type conversion, and data transformation.
* Validated the request and response XML by verifying it against the XML schema and Defined the XML schemas to define the elements, sequence and data types for each element.

Environment: Waterfall Scrum Hybrid (Agile), HTML, XML, Oracle, MongoDB, Informatica PowerCenter7.1, Confluence, MS Visual Studio 2013, MS Office, MS Access, RESTful API, JIRA Rally, Power BI

**Citizens Bank, Boston, MA Dec 2013**–**Feb 2015**

**Business Systems Analyst**

**Credit Risk Rating**

The scope of the project was to build an application that helped the organization to run an automated credit analytics for new credit card applications, especially for an applicant who does not have a good credit score. The system will analyze the various information provided by the users and deliver a risk score whether the user is creditworthy. A scorecard dashboard had to be developed using a new set of algorithms and business rules which had to be within the regulations and compliances of the industry standards.

* Conducted GAP analysis for AS-IS and TO-BE processes to identify and validate requirements.
* Elicited requirements through Interviews, Brainstorming and facilitating Requirement workshop involving all the stakeholders and analyzed the requirements to document the Business Requirements Document (BRD) and Functional Requirements Document (FRD).
* Created UML diagrams like Use Case & Activity Diagram as well as created Prototypes using MS Visio to assist the development team and design team.
* Created jobs, alerts to run SSAS, SSRS packages periodically. Created the automated processes for the activities such as database backup processes and SSAS, SSRS Packages run sequentially using SQLServer Agent job.
* Created the Project Change Request (PCR) process for the program to incorporate any new additions to the program after the scope is locked.
* Created Shared Data Source, Shared Dataset and reports using SSRS BI Development Studio.
* Worked with QA team to design Test Plan and Test Cases for UAT and regression testing.
* Manipulated the system for queries, reports and multiple screenshots by SQL Queries.
* Performed extensive data analysis using MS Excel and Power BI to find a correlation between variables to establish Risk Baseline and validate it.
* Assisted the Data Warehouse team in designing a database schema and creating Entity-Relationship (ER) Diagrams to the proposed database.
* Used Power BI Power Pivot to develop data analysis prototype, and used Power View and Power Map to visualize reports.
* Collaborated with the ETL team to design the ETL process using SSIS Workflow Manager and communicate about the transformation logic and rules required for the new Datamart.

Environment:Waterfall, MS Visio, .Net Framework 4.0, MS SharePoint 2013, MS Project 2013(V15.0), MS Office, SSRS, SSIS, HP QC 11, Mock-up Screens, LoadRunner 11, RESTful API, Power BI.

**HDFC Bank, Mumbai, India Aug 2012 – Nov 2013**

**Business Analyst**

**Loan Origination**

HDFC Bank developed a comprehensive loan origination process beginning with the customer initiation to title transfer. The system performs all the business functions of the loan process such as credit request, credit underwriting, loan approval, and credit administration processes through the entire development process. It also gives users the ability to use various tools like loan qualification, debt consolidation,and monthly payment calculators so that they can check if they will qualify for a loan on their own even before they apply for a Loan.

* Facilitated JAD sessions with SME’s and multiple teams for requirement gathering and refinement.
* Carried out an impact analysis of change requests, identified the effects on triple constraints and documented the Change impact document. Updated the BRD according to the results from CCB.
* Responsible for validating data that is passed between the front end and back end using SQL queries.
* Created Use cases, activity diagrams and Mock up screens using MS Visio and Balsamiq. Worked with UI team to create GUIs using HTML.
* Used Share point for content management and document management.
* Created Requirement Traceability matrix (RTM) using HP QC tool and performed black box testing and functionality testing to test the major functionalities of the system.
* Used JIRA for allottingtasks and issue tracking, user story management, and requirement traceability.
* Tableau was used as a data visualization tool to communicate information clearly and efficiently via the statistical graphics, plots, tables, and charts selected throughout the project.
* Worked on documenting the request and response XML formats for the WSDL and worked on documenting the UDDI requirements for providing web services to third-party consumers.
* Responsible for validating SOAP API, XML documents in a service-oriented architecture.

Environment:Waterfall, Wireframes, SQL Server, MS Word 2013, MS Excel, MS PowerPoint, Visio, HP QC 11, SharePoint 2013, Google Analytics, Tableau 8.0, Ajax, XML, Web Server, RESTful API,HTML 5.0, CSS3, JIRA.

**Quikr, Mumbai, IndiaNov 2010 – Jul 2012  
Project 2 – Pay Per Click (PPC)**

**Business Analyst / Reporting Analyst**

The purpose of the project was about to introduce an online PPC lead tracking system on the online advertising, E-Commerce, and local search engine website in order to track the customers leads received through the website/wap/app. The project was mainly focused to enhance the existing system and bring in new capabilities to increase the revenue.

* Gathered business and technical requirement from internal stakeholders and external stakeholders through elicitation techniques.
* Led and conducted a change management initiative to enhance a product workflow system. Implemented changes resulted in 33% growth in the relevant product development.
* Performed analysis to identify potential risk and took precautionary steps. Developed KPI’s dashboard and addressed multiple ad-hoc queries bringing about positive goals for consecutive years.
* Successfully led the transition of PPC project on different technologies and vendors to reduce the project cost. Planned and launched PPC project in 11 locations.
* Tracked and analyzed variation in product metrics using Google analytics for the Web/Wap,and Application stats were communicated to the managementand the reasons were reported for any increase/drop in metrics.
* Produced daily, weekly and monthly reports using Google Analytics and comparing the same with other platforms traffics.
* Analyzed traffic received from digital, web/wap and app and prepared ad-hoc reports for the project.
* Developed test plans for UAT phase, wrote step-by-step test cases and performed use case testing.
* Involved in drafting SLA, the MOM, performed quality oriented testing on the product in a joint effort with the internal technical team.
* Managed PAN India data collectionand report delivery in a user-friendly format.
* Played a key role in ensuring data integrity and data management. Validated data in the reports against the database by developing optimized SQL queries.
* Evaluated a centralized large database set and recommended changes to comply with vendor mechanism which reduced the technical downtime and enhanced the system functioning.

**Project 1 – SMS / Email Marketing Campaign Aug 2009 – Oct 2010**

**SQL Developer**

The objective of the project was to upgrade the technology used for SMS/email system by moving from Java to PHP which included data transformation. Additionally, the project focused on multiple SMS/email marketing campaigns to reach maximum potential users by profiling and segmentation.

* Involved in creating logical and physical models using Erwin and migrated data from heterogeneous data sources and legacy system to centralized SQL Server databases, which involved cleansing, data mapping, and data conversion.
* Designed and developed the database for the project and created create, read, update and delete queries in SQL.Created SQL queries to perform data validity and integrity testing.
* Conducted extensive data validation and data cleansing activities on the data being received from different sources by writing complex SQL queries.
* Monitored statistics taken by the process, narrowed down most expensive and long-running queries to perform query optimization using SQL Server Profiler results and query plans.
* Validated basic SQL scripts to verify the application CURD operations on database using MySQL.
* Extensively used SQL in reports and involved in identifying and automating repetitive tasks.

Environment:Waterfall, HTML, CSS, Balsamiq, Erwin, MySQL, UML, Java, PHP, SVN, RESTful API,Navicat, MS Office, MS Project, Google Analytics, SharePoint 2007