**SUMMARY:**

* Over 10 years of experience working with fortune 500 clients as a Business Analyst on various projects with different management and operational settings with an exceptional record of delivering cost-effective, high-performance technology solutions to meet challenging business demands.
* Strong business domain knowledge of Finance, Investment banking, credit risk management, State Procurement, Insurance, CRM Enterprise level, Mortgage across different lines of business
* Exceptional skills in understanding & identifying business processes and requirements, creating Process Flow Diagrams and Swim Lane Diagrams.
* Extensive Experience in Waterfall, Agile: SCRUM & Incremental, JAD, creating User Stories into Product Backlog Items (PBIs) and lead PBI grooming sessions for Prioritization and Sprint planning.
* Financial business analysis with specific focus in cash management
* Participated in developing and production of an automated process to improve the efficiency of the Back Office Cash Management Team’s work flow
* Outstanding Data analysis skills writing data extract scripts/programming of data conversion and researching complex data problems using Query Language, Alterix, Tableau, Power BI.
* Worked on Mortgage appraisal and ESCROW, Broker portal System, Investment market, API Banking, Loan processing, Insurance domain & Online Banking Application.
* Practical knowledge of creating and documenting Business Requirements BRD, Functional and Non Functional Requirements FRD/FSD and System Functional Specifications including Use Cases.
* Proficient in all phases of requirement gathering & documentation, including BRD, FRD, FSD, System Requirement Specification (SRS) Play a key role in executing the challenging tasks with the solid understanding of Business Requirement Elicitation, Business Process Modeling & Flow, Data Analysis, Data Mining, Data Mapping, Data Modeling, Financial regulators and Business Intelligence.
* Strong experience in creating Screen Mockups, conducting Gap Analysis and Impact Analysis, SWOT Analysis, Cost Benefit Analysis, Customer Value Analysis, Risk Analysis, Feasibility analysis, Adaptability study, to identify the business-critical high-risk areas and recommending solutions to management.
* Security and Fraud prevention of Information reporting/Reports
* Extensive experience in analyzing and creating Use Cases specification, Use Case Diagrams, Data Flow Diagrams, Business Flow Diagrams, Swim Lane Diagram, Sequence Diagrams, Activity and Class diagrams using MS –Visio and Power Designer.
* Practical knowledge of programming: html, css, sql and frameworks such as ASP.NET
* End User Training skills, created end user training documents and videos, assisted QA's writing Test Cases and Test Scripts.

**PROFESSIONAL ACHIEVEMENTS:**

* **IMF, World Bank –** Honored Recognition Diploma for the Best Local Business Analyst Coach
* **Uzbekistan Chamber of Commerce –** “Best Analyst of the Year” Award
* **Legrand, Siemens, UNICEF, ADB –** “Recognized Partner” Recognition Certificate
* **“Umid” Foundation –** Presidential Scholarship Award

**EDUCATION:**

* 1994 – 1999 Bachelor’s in Accounting and Audit - Institute of Engineering and Economy, Uzbekistan
* 2001 – 2002 MA Marketing (Marketing Research concentration) – Ulster University, NI, UK
* 2015 - 2017 MS Information Technology (Information Assurance/Data Security) – Wilmington University, USA

**TECHNICAL SKILLS:**

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| --- | --- |
| **Primary Skills** | Business Analysis, Design Requirements, Workshop Facilitation – JAD/JAR Sessions, Systems Development Lifecycle Methodology, Implementation User Acceptance Testing, querying skills using SQL. |
| **Methodology** | Agile Methodology: Scrum, Waterfall Methodology, Iterative |
| **Tools** | MS Visio, Word, Excel, Outlook, MS Project, Test Director, SharePoint, JIRA, Power designer |
| **Databases** | Access, SQL Server Management Studio 2012, Oracle 9i/8/7. |
| **Project Management/ Source Control** | MS TFS, MS Project, SharePoint, JIRA |
| **Operating system** | Windows XP/Vista |
| **Programming languages** | C#, Python, HTML, XML, Jason, CSS, PHP, Java |
|  |  |
|  |  |

**WORK EXPERIENCE**

**Avis Budget Group - Parsippany, NJ Mar 2017 – Present**

**Role: Business/Data Analyst**

**Description:** Avis and Budget Group - one of the biggest nation’s car rental companies. Project - “ABG sCRSS/iCRSS Rebuild”. Primary goal of the Project is to improve customer interaction experience by redesigning ABG CRSS including Avis.com, Budget.com Avis and Budget mobile applications. Redesign – Design and Development Phase Project” was a complete redesign of Budget’s website, including planning, defining strategy, executing and implementation stages.

**Project Scope**: The project is on the Intranet Credit risk management enhancement including: approval data; financial statements analysis; credit risk grading, mortgages; balance and debts information and reporting in a single intranet platform. The use of credit risk models offered a framework for examining credit risk in a timely manner, centralizing data on global exposures and analyzing marginal and absolute contributions to risk. Analyze business processes to identify areas of reducing operating costs and improving efficiency; recommending and implementing new technology solutions. These properties of models may contribute to an improvement in Northern Trust's overall ability to identify measure and manage risk.

**Responsibilities:**

* Responsible for continuous process improvement and for identifying and maintaining a clear and measurable Development Process that is deployable throughout the enterprise using Scrum.
* Involved in Enterprise analysis: market research, situation analysis, competition analysis, customer preferences analysis.
* Conducted Business Processes Analysis with TPMs and TPLs: agency operations, reservations, rentals, preferred membership, customer service, fleet and Roadside Assistance interactions.
* Completed requirement elicitation: use cases, user stories, constraints and acceptance policies, business rules, documentation.
* Preparing project plan and schedules, Creating service request documents and task allocation, Programming and review of offshore deliverable.
* Coordinate between client and offshore team to enable system support from offshore, Develop production support (24X7) guidelines describing mechanism for production call reporting, resolution, escalation etc
* Knowledge transition and Responsibility transition to offshore team, responsibility to establish a strong working relationship with the client.
* Conducted user acceptance testing and mentored business users how to slice and dice data using filters and parameters.
* Actively participated in Change management activities and give suggestion to improve process whenever needed.
* Coordinate with the offshore development team with change in the environment.
* Guide development team regarding usage of the environments.
* Prepared UML diagrams, FRS, BRD, developed test plans and strategy, UAT test scripts and UAT test results
* Monitor and report key parameters including investments, the flow of data, modeling and forecasting. Protect development team from outside distractions, impediments or team conflicts, and maintain focus on product backlog and project timeline.
* Published the developed dashboards into production and ensured the data was up to date by scheduling extract refreshes, performed performance tuning of the dashboard and created tableau functional design document.
* Work closely with project owner in backlog management and continuous delivery of features and also maintained burn down the chart and team velocity.
* Assist PM to develop GANTT chart and CPM Charts for project time and activity scheduling to align the project development with time and cost objective.
* Direct and lead development team from project initiation through the delivery of final product. Created Process Flow diagrams, Use Case Diagrams and Class Diagrams using Microsoft Visio and Rational Rose.
* Record any bug-defects and prioritize defect fix. Provide user interface design for Web-based projects, including dashboards, widgets, and products. Work with Legal compliance team to facilitate System Level.
* Agreement (SLA) for enrolling external web services and was involved in negotiating salient features of SLA terms. Provided the suggestions on the change request for analysis, development and testing.
* Use MS Excel, Word, Access, and Power Point to process data, create reports, analyze metrics, implement verification procedures, and fulfill client requests for information.
* Manual testing for checking the data flow of the application using SQL. Actively trained business users involved in User Acceptance Testing (UAT) and helped them understand UAT procedure.

**Environment:** Agile Scrum, Windows, XML, MS Office Suite, UML, UAT, RUP, Oracle, Adobe Photoshop, use cases, MS TFS, MS Visio, HTML.

**Sovereign Bank - Wilmington, DE Jan 2015 – Dec 2016**

**Role: Business Analyst**

**Description:** Sovereign BANK is a wholly owned subsidiary of the Spanish Santander Group. Based in Boston, Massachusetts, the bank—whose principal market is in the Northeastern United States offers an array of financial services and products including retail banking, mortgages, corporate banking, cash management, credit card, capital markets, trust and wealth management, and insurance.

**Project Scope:** The project was about providing analysis on the performance and potential of the Retail business and to rapidly enhance the management information and reporting capabilities within Retail. I was basically involved in the mortgage and loan processing team for injecting some statistical model to enhance the automation of loan processing and redesign of the database.

**Responsibilities:**

* Worked on Mortgage, Appraisals and Escrows process.
* Worked extensively with the users and with different levels of management to identify requirements, business events and to develop functional specifications.
* Conducted user interviews, Live Meetings and JAD sessions with business users, Subject Matter Experts (SME) for requirement gathering and analyzed them.
* Delivery of change request as per SLA commitments with respect to First Time Right (FTR), On time delivery (OTD) and other parameters.
* Creating service request documents developing project documentation. Training offshore team members and developing mirror resource.
* Worked very closely with our offshore partners and collecting information from them in order to meet deadlines and accomplish goals according to the timelines.
* Analyzed the AS-IS and TO-BE processes to understand the key findings, conducted the benchmarking, the short-term considerations, the long-term considerations and its benefits.
* Wrote Use cases to demonstrate the business requirements and assisted in developing business models.
* Designed and developed different use cases, activity diagrams, sequence diagrams, Object Oriented model (class/object diagrams) using Power Designer.
* Used Data mapping to collect and show relations between data.
* Assisted in creating the project templates for Use case specification, Change request form, functional specification documents and Business Requirement documents and Defect status form.
* Worked with the design team to assist them extensively in designing the database.
* Assisted end users and IT staff in the use of data to satisfy informational and reporting requirements using SQL and DBMS.
* Conducted workflow, process diagram and GAP analyses to derive requirements for existing system enhancements.
* Assisted the testing team in developing the test plan, test conditions and test cases and Conducted User Acceptance Testing (UAT) and Post Production Validation (PPV).
* Acted as coordinator between Project Team, Enterprise Business Services, Corporate Accounting and cash management units to provide consulting, guidance and support for the daily cash operations and related bank services, bank products and bank systems

**Environment:** Power Designer, MS Office Suite, Oracle 9i, VB, Client Server, UML, Windows XP, Test Director, MS Project, SQL

**PennDOT, Harrisburg, PA**

**Project Lead Jun 2013 – Oct 2014**

**Project Scope:** Pennsylvania Department of Transportation HQ. Projects – “PennDOT ERTS - Employee Relation Tracking System”, “JACIP & E-Procurement”, Primary goal of the Project is to re-platform JACIP E-Procurement system (ASP (classic) to ASP.NET MVC), serving around 260 state and over 600 private airports. JACIP itself is combination of CRM & ERP, utilizing Dynamics 365 for Project Service Automation, Enterprise Edition. PennDOT has a team of Dynamics 365 developers to develop and constantly address PennDOT’s emerging needs and associated issues. Throughout my project I was involved in addressing those stakeholders’ needs and served as a liaison between System’s various users and developers.

* Completed requirement gathering process, preparing Ball Park Estimates, backlog items, iterations and other documentation
* Communications liaison between business managers of assigned CRM applications and software engineering team
* Ensuring alignment of technology solutions to business strategy and facilitating project execution
* Analyze Business Requirements and Functional Design Documents
* Assist in identifying, evaluating, and developing systems and procedures that meet user requirements
* Prepare test scripts for UAT/System testing, follow up defect management
* Communicate and organize webinars and stakeholder meetings: status, backlog review, weekly planning, release planning
* Designing and UAT testing client-side graphical user interfaces using HTML, JavaScript, JQuery, and CSS
* Responsible for continuous process improvement and for identifying and maintaining a clear and measurable Development Process that is deployable throughout the enterprise using Scrum.

**Environment:** Agile SCRUM, MS SQL, ASP.NET, UML, TFS, use cases, MS Visio, XML, MS TFS

**Wells Fargo - Wilmington, DE June 2012 – June 2013**

**Role: Business Analyst**

**Description**: Wells Fargo & Company is an American multinational financial services company headquartered in San Francisco, California, with central offices throughout the country. It is the world's second-largest bank by market capitalization and the third largest bank in the U.S. by total assets. Wells Fargo became the world's largest bank by market capitalization, edging past ICBC.

**Project Scope**: The project was to make amendments and additions to the Wells Fargo Brokerage portal – Wells Fargo Advisor “BrokerCheck” and an existing CMS (Cash Management System). The systems solutions advise the clients on wealth/cash management strategies and provide a complete picture of the client’s assets in position. The system also enabled the feature of online trading, transfer funds online between banking accounts and brokerage account. The system created also tracked profit and loss on the client’s portfolio. The new system allowed the clients to get performance reports and statements of their brokerage account online.

**Responsibilities:**

* Gathered business requirements through interviews, surveys and observing from account managers and UI (User Interface) of the existing Broker Portal system.
* Worked in the Fixed and Variable Income Assets, Security trading on Broker Portal System.
* Participated in development and production of an automated process to improve the efficiency of the Back Office Cash Management Team’s work flow
* Served as a liaison between banking partners and developers team in various issues covering Treasury, Accounts Receivable, Accounts Payable, Accounting
* Participated in developing a back-up repository server for preparing the Daily Foreign Balance report and analysis of quarterly Foreign Balance Review with BA/BUs
* Worked with DBMS Developers, DBAs and QA team to interpret Business/Functional Requirements
* Developing artifacts, business and technical documentation, requirement traceability matrix for business solutions
* Involved in developing ER diagrams, DBMS logical framework, worked with MS SQL (Management Studio) Database
* Project Management Support and End to End training to Faculty Members
* Collaborating with the Business users, the development and QA team using MS Share point.
* Performed Technical Writing performing duties such as the creation of the system, technical and user documentation, and of training materials.
* Designed Use case diagrams, Class diagrams, Activity diagrams, Flowcharts and Sequence diagrams.
* Collaborated with Quality Assurance Analyst in Rational Clear Quest to track defects and used Rational Clear Case to maintain consistency in the builds.

**Environment:** Windows 2000 server, MS Office, UML, Rational Rose, SQL, Win runner, SWOT analysis

**Philadelphia University - Philadelphia, PA Mar 2010 – Mar 2012**

**Role: BPI Coordinator (Graduate Assistantship Terms)**

**Project Scope**: Philadelphia University - Educational Institution, offering Bachelor’s, Master’s and PhD degree courses. In 2017 Philadelphia University merged with Thomas Jefferson University, making Philadelphia Jefferson University one of the largest in the region. In 2012, Philadelphia University initiated “EnProRep” Student Progress Automation as a part of a “BA/TMS” Billing Automation Tuition Management System and Banner Student SIS (WEBSIS portal) Projects to prepare University Management System for the merge, including data migration/consolidation..

* Worked with University faculties such as Textile and Design, Business and Management, Faculty of Finance to identify and gather high level stakeholder requirements
* Worked with DBMS Developers, DBAs and QA team to interpret Business/Functional Requirements
* Developing artifacts, business and technical documentation, requirement traceability matrix for business solutions
* Responsible for continuous process improvement and for identifying and maintaining a clear and measurable Development Process that is deployable throughout the enterprise using Scrum.
* Experience in Banner Student IS and SISWEB, Scheduling & Registration
* Designed the research methodology, prepared questionnaire and conducted survey and multiple focus-groups
* Developed ER diagrams, DBMS logical framework, finalized analytics and prepared milestone and final reports to PM
* Project Management Support and End to End training to Faculty Members

**Environment:** Incremental, Windows, MS Office Suite, Oracle 9i, BPMN, UAT, JIRA, Research, Data Collection: survey, focus groups

**World Bank, Uzbekistan Jan 2008– Jan 2010**

**Role: Systems Analyst**

**Description:** The World Bank has supported projects in Uzbekistan in the areas of education, infrastructure, agriculture, and water resource management. Uzbekistan's collaboration with the bank has been increasing, with IBRD and IDA lending reaching a recent peak of $500 million.

**Project Scope:** Guide Wire Claim Center is the project, which was undertaken to upgrade the current Claim System to track its claim for both their owned Policyholders and third party applications. The company offers various products for the business customers like Property, Liability, Business Income, Workers Compensation, Commercial Automobile and Commercial Umbrella. Allstate was developing an application for Managing and processing Claims - Life Health Claim System (LHCS). The scope of the project is to develop an Enterprise wide system which will include Claim Module, Document Module, Inventory Module, Sales Module, Accounting Module, HR and Payroll Module. A complete Enterprise Resource Planning Software which can handle all the departments for Health and Life Insurance such as Sales, Purchase, Claim, Account, HR and Payroll reports. Patient's information, history about disease and medication is collected and stored in the CRM Health Information Management/Enterprise Document Management System. I worked on enhancements and fixes to the Claim Engine with the various Business Owners. The business processes and workflow has to be updated for the areas that will be impacted with this new tool (LHCS).

**Responsibilities:**

* Comprehensive Enterprise Analysis: Market Research, Feasibility study, ROI analysis.
* Client interaction to gather requirements, objectives, input and output requirements.
* Leading Business Analyst in developing new ELBMS, serving as a liaison between the stakeholders, PL and the Technical Team.
* Adapt processes (including demo format) to include other necessary project contributors such as the offshore Presentation Layer team to increase transparency throughout the project.
* Negotiated with teams from projects to decide if modules should be implemented independently or parallel.
* Review requirements and understand technical recommendations and constraints, and develop comprehensive and accurate functional specifications; Data Mapping, and process flows.
* Maintained on-going technical assistance and provided help desk support to customer's mainframe systems software that included problem determination and resolution.
* Authored various Use Cases and Activity diagrams, Sequence diagrams using Rational Requisite Pro and used UML methodology to define the Data Flow Diagrams (DFD).

**Net Muhendislik, Turkey Sep 2006 - Sep 2007  
Role: Jr. Business Analyst/ Marketing Manager**

**Project Scope**: Involved in an Online Banking Application for creating an Account Link and testing the Mutual Fund Calculations of customers’ Investments. The Account Link enabled the customers to access their Bank account through World Wide Web. Using the 'Customer No.' and 'PIN' both Checking and saving accounts can be accessed.

**Responsibilities:**

* Analyzed user problems, including automated and manual business processes and identified, researched, investigated, defined and documented business processes.
* Worked extensively in order to understand and document the requirements pertaining to the banking application, maintained and analyzed customers accounting books and many other business areas.
* Design application user interface, including screen layout and access and navigation requirements, functionality documented in the use cases using an iterative development approach.
* Document questions and responses from customer interviews.
* Provide a detailed work breakdown structure with precise estimates for each task and writing business requirements, use cases, and functional requirements for new applications or modifications to existing applications.
* Performed a complete GAP Analysis to identify problems and inconsistencies with the business requirements specification and the existing system.
* Co-author BRD projects teams. Extracted, discussed, and refined business requirements from business users and team members by facilitating JAD sessions.
* Designed and developed Use, Use Case Diagrams, Activity Diagrams, Sequence Diagrams, and Collaboration Diagrams using MS Visio.
* Authored System Requirements document (SRD), Use Case and Systems Requirement Specification (SRS) along with the technical staff and developers.
* Conducted JAD sessions with the management, vendors, users and other stakeholders for open and pending issues to develop specifications.
* Carried out regular meetings and walk through with development team members, Project Managers and Quality analyst to better understand system functionality in order to quality.
* Interacted with the developers to explain the proposed changes and understand the system requirements to handle these changes.

**JV “Marvel Juice Co” – Moscow, Russia Aug 2004 – Aug 2006**

**Project Coordinator**

**Project Scope**: Marvel Juice Co is manufacturing company, focusing on juice and non-alcoholic beverages production and distribution **– CRM & ERP Development and Maintenance Project.** Project aimed at developing Enterprise level MOD CRM (Modular CRM) system by 1C: Enterprise CRM – one of the biggest Russian IT solutions and software vendors. Although it was one of the earliest CRM systems, it had all the functionalities needed, including marketing mode, suggesting strategies based on BANT calculations.

* Comprehensive Enterprise Analysis: Market Research, Feasibility study, ROI analysis
* Participated in implementing a customized revenue forecasting reporting module for 1C Enterprise CRM leading to greatly increased accuracy and flexibility
* Assisted in releasing the 1C Enterprise CRM software solution resulting in sales process standardization and uniform revenue recognition allowing management to begin accurate real-time forecasting
* Wrote training documentation and conducted training sessions for users on the 1C Enterprise CRM software
* Facilitated face to face and classroom training sessions for CRM users of all levels and positions
* Client interaction to gather requirements, objectives, input and output requirements
* Carried out regular meetings and walk through with development team members, Project Managers and Quality analyst to better understand system functionality in order to quality.
* Performed a complete GAP Analysis to identify problems and inconsistencies with the business requirements specification and the existing system.

**Westminster International University - Tashkent, Uzbekistan Aug 2001 – May 2004**

**Business Faculty Lecturer**

* Lecturing & tutoring a range of marketing related modules (consumer behavior, principles of marketing, marketing research, integrated marketing communications, creating customer value)
* Designing and leading several modules per semester, including in-semester student assessment and supervising
* Promoting and participating in university training, research and consultancy projects