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***Nitin***

***Senior Business Analyst***

**PROFESSIONAL SUMMARY:**

* Approximately 8+ years of work experience in **BusinessSystem Analysis, Software Design, Development, Implementation and Quality Assurance** of client business applications with knowledge of the Software Development Life Cycle and Quality Assurance Life Cycle.
* Strong analytical, problem solving, decision making and project management skills. Proven success in **Business Requirement gathering, Analysis, Business Process flows (As-Is and To-Be), JAD sessions, UAT, Cost Benefit Analysis and Work breakdown structure (WBS), RACI Matrix.**
* Proficient in understanding the business requirements and developing technology specifications accordingly
* Expertise in Business Modeling and UML Diagrams **(Use Case Diagrams, Activity Diagrams, Sequence Diagrams) using MS Visio.**
* Well experienced of **SOA Architecture, Internal and external Web Services (SOAP, WSDL, and UDDI).**
* Experience in creating **Test Plan** and **Test Cases** for Functional and Non-Functional testing.
* Extensive Knowledge of **Financial Analysis, Forecasting, Valuation, Planning and Budgeting**.
* Worked on **System Integration projects** involving source-to-target mapping.
* Expertise in databases such as **Oracle, MS SQL Server, DB2** and in writing **Oracle SQL & PL/SQL queries**.
* Experience with **Data Warehouse (DWH) system** including **OLTP/OLAP concepts, Data warehouse modeling including star and snowflake schemas, concepts around Facts and Dimensional tables** and how ETL and reporting tools work in DWH environment.
* Strong analysis and communication skills with an ability to transform the needs of stakeholders into **Functional/Technical requirem**ents and SME in the functional areas.
* Extensive experience in producing documents like **Business Requirements Documents (BRD), Functional Requirement Specifications (FRS), Software Requirement Specifications (SRS), Creating Request for Proposals (RFP), creating Requirements Traceability Matrix (RTM).**
* Expertise in diverse software engineering practices such as **System Development Life Cycle (SDLC), Waterfall, Rational Unified Process (RUP) and Agile Method (SCRUM)** in delivering artifacts pertaining to requirement analysis.
* Experience in documenting the business requirements that are acquired from end users and stakeholders.
* Experience in **Use Case Analysis, creating Key performance indicators (KPI), Enterprise Risk Management, and Change Management.**
* Extensive experience on **Excel, Word, PowerPoint, MS Project, MS Visio, Rational Suite and SQL**.
* Guided and mentored inexperienced team members and helped them in meeting the target dates for projects.
* Extensive experience in coordinating with offshore testing and production support team.
* Excellent experience working with **HPQC/ALM, TFS as Test Management Tools**.

**BUSINESS DOMAIN KNOWLEDGE:**

* **Investment Banking, Wealth Management, Risk Management, Corporate Finance**
* **Fixed Income** (Bonds, Repos, Munis, MBS), **Equities**, **Derivatives**, **Loans**, **Security Lending and Collateral**
* **Financial Analysis & Reporting** Trading Platforms, Trading life cycle, Front Office, Middle Office and Back Office Order Management, Trade Settlement & Clearing,
* **Risk Analytics** (Credit Risk, Market Risk), Counterparty Risk, Liquidity Risk
* **BASEL Accord, SOX, Dodd Frank Regulatory& Compliance, AML, KYC**
* Market Data & Market Pricing **Factset& Bloomberg**

**TECHNICAL SKILLSET:**

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| **Modeling Tools** | MS Visio, Rational Rose, Mockup Screens,Requisite pro, Clear Case, Clear quest |
| **Project Management Tools** | MS Project professional, JIRA, Rally |
| **Methodologies** | Waterfall, Agile/Scrum/RUP |
| **Data Warehousing** | Data Marts, OLTP, OLAP, Query/Reporting, Multidimensional Analysis. |
| **BI Reporting Tools** | Tableau 8.3, Crystal Reports, IBM Cognos 10 (report & Query studio) |
| **Database** | MS SQL Server 2012/2008/2005, MS Access. |
| **Software** | Matlab, R, SAP-SD, Citrix, SQL, MS Visio, VB |
| **ETL Tools** | Data stage, Informatica |
| **QA Testing Tools** | HP Quality Center(QC), HPALM, Load Runner, MS Test Manager 2013 |
| **Web Technologies** | HTML, CSS, PHP, JavaScript, XML, Java, ASP.Net, C#, AJAX |
| **Documentation Tools** | MS Office Suite, SharePoint 2010/2013 |

**PROFESSIONAL EXPERIENCE**

**Client: Citigroup,Warren, NJ July 2014-PresentSenior Business System Analyst**

**Project: OTC Trading Platform**

**Description:**The Project was to implement over-the-counter (OTC) Derivatives trading platform for various products like equities, commodities, Fixed Income Bond Product, Interest rate derivatives and swaps, credit default swap (CDS), Options and forward FX. An OTC derivatives trade involves multiple stages, each of which requires specific activities to be performed. It is much longer and complex than the equity trade. The platformprovides a comprehensive suite of connectivity solutions designed to meet the complex needs of the global trading community. These solutions not only facilitate trading connectivity between global counterparties, but also provide low latency exchange & liquidity venue access.

**Responsibilities:**

* **Interviewed Subject Matter Experts** and recorded requirements in a format so that management and stake holder can review and understand easily
* Involved in designing business requirement collection approach based on the project scope and SDLC Methodology
* Coordinated and prioritized outstanding risks and enhancement/system requests based on business requirements, allowing sufficient time frame to ensure accuracy and consider deadlines
* Implemented **UML methodologies** to design **Use Case Diagrams, Data Flow Diagrams, Activity Diagrams**, and **Sequence Diagrams**
* Conducted **JAD sessions** with Project’s Stakeholders identifying problems and coming up with best alternative to resolve that. Created targeted Questionnaires for SME’s to gather requirements
* Documented System Requirements and supplementary requirements like complying with Industry regulations of **ISDA (International swaps and derivatives association), (Commodity futures trading commission) and NFA (National Futures Association)**
* Worked on **SOA** architecture and **XML** schemes for the data mapping & integration of web-services
* Gathered all the right requirements to determine key issues and foresee potential show-stoppers that might arise later and in-depth understanding of **OTC derivatives operations**.
* In –depth knowledge of **Interest Rates, Credit** and **Fixed Income Bond products**, **Interest rates swaps** along with the trade flow for each of the instruments
* Interviewed SMEs, stakeholders and asked detailed questions and carefully recorded the requirements in a format that can be reviewed and understood by both business people and technical people
* **Trade lifecycle** knowledge of **structured products**, **interest rate swaps, Credit Default swaps, covering Forward Rate agreements (FRA)**, **U.S. Treasury & Agency securities**, **Futures, Options on futures, Foreign exchange and Forward FX**
* Worked on Implementation of various risk management tools and concepts; valuing **Bond / Derivative trading portfolios**; accounting guidelines applicable to derivative trading practices
* Worked **on Options &Swaptions** (Caps, Floors, Digital and Bermudan options), **Exotic products** (Range Accruals, Spread Options) designed to **hedge risk**
* Achieved product familiarity early in order to efficiently use consulting resources and Propagated project team knowledge to wider user/support community creating self-sufficiency prior to go-live and reduce dependence on support
* Made sure the client’s project team has a good knowledge of functionality prior to beginning the implementation and trained new staff members: **operational support, application support** etc. and reduced or eliminated key-man dependencies thus increased self-sufficiency
* Performed and coordinated the analysis and **design of business systems**
* Demonstrated excellent verbal and written communication skills and the ability to interact professionally with a diverse group, executives, managers, and subject matter experts.
* Communicated with the stakeholders throughout the lifecycle of the project; constantly updating them of the benefits and risks associated with the project
* Supported project manager while performing User Acceptance Testing to make sure all requirements are developed correctly
* Resolved issues related to requirements during system testing and **User acceptance testing (UAT)**
* Provided estimates of resources required for assigned projects as well as contributing to the development and support of staffing plans and funding requests

**Environment:** MS Project, Visual Studio, C#, Crystal Reports, SharePoint 13, Web Services, MSSQL Server, HTML, XML, Tableau 8.3.

**Client: American Express,New York, NY Mar 2013-June 2014**

**Senior Business Analyst**

**Project: Merchant Financing Application**

**Description:**The web-application was built with an objective to facilitate 24/7\*365 easy financing process especially for small and medium scale enterprises, traders and merchants. Application involved several products working capital management, cash management, cash advances, infrastructure development loans, supply chain and logistics.Merchant financing application had an inbuilt business logic for computation of evaluation of the client loan eligibility conditional credit worthiness, credit reporting partners and AML policy & procedures. Services offered to clients under merchant financing application were to fund the purchase of merchandise, inventory or related goods, business equipment, training or services needed by your business, or improvements made to your business location.

**Responsibilities:**

* Create **Business Requirement Document (BRD)** for new clients for in-house applications, **Data & ProcessFlow Diagrams, Scenarios for UAT**& analysis of new projects
* Provide scenarios to testing team reviewing the **test cases** prepared to check if they cover all the aspects of the requirement.
* Monitor and **track defects**, prioritize the fix for defects as per severity, conduct a defect meeting with testers and developers
* Assist development team in understanding the functionality of the product being developed and act as point of contact for any clarifications on functional specifications of the application
* Discuss with Product management team/customer and define detailed **requirements documents and functional specifications**
* Conduct workshops with key stakeholders to get the business requirements in ways of data collection or process design and preparation of Business Requirement Document (BRD)
* Identified the risks/issues and dependencies of the project and resolved them by coordinating with key stakeholders. Agreed escalation levels, and lead a team in an endeavor to deliver high quality solutions to the issues identified
* **Data Analysis / Transaction profiling** to support static data load  
  Worked closely with multiple stakeholders and performed **gap analysis** in their respective projects
* Contributed to the success of the team by prioritizing tasks and creating project plan, thus ensuring project deliverables on time

**Environment**: Mercury Quality Center, QTP 9.0, TOAD, Oracle 9i/10g, PL/SQL, VBScript, Web Logic Server 8.1, XML, HTML, SOAP

**Client**: **Janus Capital Group,Denver, CO Nov2011- Jan 2013**

**Senior Business System Analyst**

**Project: Investment Management System**

**Description:**The project’s main objective was to create an investment proposal system, a web application which seeks input from individual investor, in the form of answer to a set of dynamic questionnaire, so as to ascertain the investment strategy, ascribe asset classes, quantify risk tolerance, and determine asset allocation and its weightage. It should generate an exclusive, customized investment plan in the form of a report, to be sent to individual investor.

**Responsibilities:**

* Designed, implemented and loaded dynamic questionnaire system onto the database to facilitate customer **quantify their risk tolerance** and determine their **investment strategy**
* Designed and developed dashboard for real-time stock information by embedding AJAX in the java script, as well as access to 10 year stock information, trends & behavior
* Participated actively in the **designing of web pages**
* Developed good knowledge of **Equities, Fixed Income, Bonds and Bond maturity, Bond Pricing,** rate of return, horizon time, stock size, sector, style, and **price to earnings ratio, debt to equity ratio, market risk, and volatility**
* Designed and implemented **Portfolio risk analysis** System to automate hedging of various investment portfolios
* Used statistical mathematical formulae like **standard deviation, variance, co-relation factor, distribution curve**
* Participated as a team member and **Scrum Master** in various agile projects
* Performed **Gap analysis** by identifying existing technologies, documenting the enhancements to meet the end state requirements
* Identified the requirements of the stakeholders and created Business Requirement Document (BRD) and Functional Requirement Document (FRD)
* Facilitated JAD Sessions with users, developers, and database design team to deal with backend synchronization issues
* Created **Use-Case Models** to depict Actors and Use-Cases in various Business Processes
* Responsible for numerous decisions in respect to business policies, procedures, methods for implementation
* Developed EXCEL models for Portfolio Risk and Return Analysis, as a basis for complex **trading strategies**
* Performed **What-if analysis** using Excel as per the requirements of the managers.
* Created various types of reports/sub-reports and drilldown like standard and cross tab reports with bar chart, pie chart and line-chart graph representation reports using **Crystal Reports**
* Involved in implementing **Business Process Management Notation (BPMN)**
* Used **UDDI** to identify relevant web services
* Created **deployment flowchart** in conjunction with the development, infrastructure, and network teams containing instructions for maintaining the Application

**Environment:** MS Project, Visual Studio, Crystal Reports, SharePoint, Web Services, MS SQL Server, HTML, XML, SQL

**Client: HDFC LTD** ,**Pune, IndiaJune 2010-Sep2011**

**Business Analyst**

**Project: Mortgage business Application**

**Description:** Housing Development Financial Corporation is a large cap [financial](https://en.wikipedia.org/wiki/Financial_services) [conglomerate](https://en.wikipedia.org/wiki/Conglomerate_(company)). It is the market leader for housing and non-housing finance with presence in banking, life and general insurance, asset management, venture capital and education loans. This project involved integrating several functional areas in the firm including Mortgage administration, Loan monitoring, inspection, insurance, ESCROW and default collections. HDFC wanted to expand the current system to track the activity of the retail& institutionalloans within the portfolios. The system was integrated to fixed income and risk management departments within the HDFC Group.

**Responsibilities:**

* Interacted with the stakeholders to get a better understanding of client business processes and gather business requirements
* Conducted a comprehensive use case analysis to determine key abstractions such as **loan underwriting**, loan-closed, borrowers-info, **mortgage-payments** etc., and their mapping to the standard analysis mechanism to enable maximum reuse
* Established **traceability matrix** using Rational Requisite Pro to trace completeness of requirements in different **SDLC stages**
* Created business process workflow diagrams (**Activity diagrams**) in Rational Rose
* Created Data Stage jobs to extract, transform and load data into data warehouses from various sources such as relational databases, application systems, temp tables and flat files
* Created Use-Cases and Business Use-Case Model after accessing the status and scope of the project and understanding the business processes
* Integrated RequisitePro with ClearQuest and Rose to provide all teams visibility and maintain tractability among requirements, use cases and change requests
* Created Process Flow diagrams, Use Case Diagrams, Class Diagrams and Interaction Diagrams using Microsoft Visio and Rational Rose
* Created test plan and test cases for user acceptance testing. Used Rational testing tools
* Used the **Unified Change Management** from Rational to track changes to multiple artifacts by versioning artifacts, associating requirements to specific change request/defects to streamline the defect/change tracking process

**Environment:** Rational Rose, Rational RequisitePro, DB2, VB Script, Rational Clear Quest, Rational manager, Rational Administrator, SQABasic, SQL, VB.Net, Oracle, MS Office, IBM Business Modeler, SEI, UML

**Client:CRISIL INDIA LTD Sep 2008-May2010 Pune, India**

**Junior Business Analyst**

**Project: Rating Services Application**

**Description:**CRISIL a Standards &Poor's Company is known to investors worldwide as leader of financial - market intelligence. CRISIL provide investors who want to make better informed investment decisions with market intelligence in the form of credit ratings, indices, investment research and risk evaluations and solutions. The scope of the project is for the maintenance and support of the main Ratings Services Application RPM - Ratings Process Manager.

**Responsibilities:**

* Understood and defined the business problems, conceptualizing the business solutions/processes to solve business problems
* Conducted scope analysis and gather high level business requirements through various requirements elicitation techniques
* Responsible for owning complete requirements related activities on assigned project(s) and related deliverables, as prescribed by Operations PM’s Business Analysis Lifecycle (BALC)
* Conducted business problem/needs analysis and **assisted Project Manager** in defining high level scope for the project proposals
* **Assisted Product Owner**/Business in management of Product Roadmap and Product Backlog
* Assisted Product Owner in prioritization of requirements/defects based on the phase objective
* Walked all project stakeholders through requirements, and obtain their signoffs on the requirements, as needed
* Maintained Requirements Traceability and keep project team informed on any changes in the requirements through defined change management process
* Worked closely with **User Interface (UI) designer** and project team on clarifying requirements throughout the project lifecycle
* Assisted Product Owner in the development of User Guides/Manuals and also involve in User Acceptance Testing (UAT)

**Environment**: Version One Application, PEGA, MS Excel, MS Word, HP Quality Centre, MS Project and RPM Applications

**ASTER TELESERVICES PRIVATE LTD. June 2007-Aug 2008**

**Hyderabad, India**

**Junior Business Analyst**

**Client: ERICSSON INDIA PRIVATE LTD.**

**Responsibilities:**

* **Metrics analysis** and reporting of **telecommunication network analysis**
* Metrics reporting of **Delivery Quality** and **Precision Statistics**
* Reporting on resource forecasting and trend analysis
* Managed a team of four junior engineers to support**GSM/CDMA**network analysis and execution of over 100 mobile communication sites with a budget size of $ 0.2 mn per site
* Assisted the **project management team** to improve on the return on investment by **optimizing radiofrequency/bandwidth** planning for majorglobal telecom operators

**Environment**:Ericsson TEMS, Ericsson MapInfo, Ericsson MCOM, Google Earth, Microsoft Project, Oracle, UNIX, MS Excel and MS Access

**EDUCATION**

BE, **Electronics & Telecommunications**, First Class with Distinction, Pune University, India

* Researched, designed, programmed & tested Microstrip Fractal Antennae for Ballistic missiles sponsored by ‘**Defense Research & Development Organization (DRDO)**’ as a part of the final team project
* Won 3 awards at State level competitions in addition to the $1000 prize money for the project
* State level awards winner for swimming and table tennis