**Noman Gill**

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**OBJECTIVE:**

Detail-oriented, organized and efficient Business Analyst seeking a position to utilize my knowledge and experience in a position offering opportunities for personal contribution and professional growth.

**BACKGROUND SUMMARY:**

* Business Analyst with 9 years of experience in the finance, Retail banking, Investment and mortgage domain.

Extensive experience in Financial and Brokerage Institutions, Mortgage and corresponding **Lending, Home Equity** and **Lines of Credit, Credit Card, Equity Markets, Derivative Markets, Portfolio Analysis,** and **Mutual Fund**

* Hands on experience with solid understanding of Business Requirement gathering, Business Process flow, Business Process Modeling and database/data warehouse experience.
* Familiar with **Trading**, **Credit Default Swaps**, **Probability of Default**, **Loss Given Default**, and **Exposure at Default.**
* Strong experience in working in key phases of the Software Development Life Cycle(SDLC) such as the Planning, Analysis/Design, Development and Testing for the software/system development process.
* Fluent in investment related terminology. Knowledge of financial contracting terms such as **Counterparty Risk, CounterParty Aggregation**, Settlement Risk, Credit Rating, and **Credit Risk**.
* Experience in developing strategies for Extraction, Transformation, Loading (ETL) data from various sources into Data Warehouse and Data Marts.
* Knowledge of Regulatory Reporting for Comprehensive Capital Analysis and Review **(CCAR).** Working experience on certain reports such as **monthly, quarterly, and annual CCAR (FR Y-14).**
* Experience working in review & process mapping directly related to AML Anti Money Laundering/KYC Compliance for Mortgage, Retail, commercial & Investment banking.
* Proficient in preparing Business Requirement Document (BRD), Use Case Specifications & Functional Specifications.
* Strong experience with Scrum methodology and well versed in writing user stories. Highly proficient in writing User stories, creating Use Cases, Use case diagrams, Workflow Diagrams, Sequence Diagrams, and Class Diagrams etc. Extensively used Rational Rose and MS Visio for UML.
* Experienced in UML diagrams such as, Use case diagrams, Activity Diagrams and Sequence Diagrams.
* Experience in Business Intelligence, Data analysis, Data mapping, Data Warehouse, CRM and ERP
* Expertise in conducting Joint Application Development (JAD) and Rapid Application Development (RAD) session to converge early toward a design acceptable to the customer and feasible for the developers and to limit a project’s exposure to the forces of change.
* Experienced in multiple SDLC methodologies such as Waterfall,Agile, SCRUM and RUP.
* Advanced Business writing skills in writing business requirements document, Use Case specifications, functional specifications, systems design specifications, system requirements specifications.
* Experience in User Acceptance Testing (UAT) & documentation of Test Cases.Reported defects using Quality Center.
* Ability to work cohesively with all Stakeholders to formulate Functional models and prototypes to meet stakeholder expectations, and Workflow optimization
* Excellent Communication and interpersonal skills.Self-motivated, adaptive and able to work in a team or independently in a deadline-driven environment

**TECHNICAL EXPERIENCE:**

|  |  |
| --- | --- |
| Methodologies | Agile, Scrum, RUP, Waterfall |
| Management Tools | Rational Suite, Quality Center (ALM), SharePoint, MS Office |
| Databases | SQL Server, MS Access, Oracle |
| Languages | SQL, XML, HTML |

**WORK EXPERIENCE:**

**Citi Capital Advisors, New York, NY** Feb 2014- Aug 2016

**Sr. Business Analyst**

**Market Risk**

* Liaised with Senior Management, IT, Operations to successfully onboard first HF client onto Citi Risk Platform
* Liaised with Portfolio Managers to define key risk metrics across various products and asset classes
* Managed Technology, Operations and faced off with Legal and Compliance in the success full transition of legacy system into OPERA compliant Risk Platform

Achieved outstanding rating for overall end-to-end delivery and management of overall project.

Managed Technology and UX teams in delivering a product well received by Client Execs and Management.

Led UX team in design and delivery of POCs of OPERA-compliant portfolios to portfolio managers.

Authored BRD, FRD, and UAT documents with workflows, architecture diagrams and detailed risk logic

* Established framework to ensure reference data integrity of investments across 150+ unique security types
* Instituted fund and portfolio level Risk templates for Equity, FI, Global Macro and Multi-Strategy strategies
* Instituted Factor analytics(VaR, DV01, CS01, Greeks), Concentration analytics (sector, industry, country, tenor, rating) and Relative Value analytics (Sharpe, Beta, Alpha, Drawdown, Correlation, Kurtosis)

**Regulatory Risk**

* Led establishment of regulatory framework to generate Form PF, AIFMD and OPERA compliant reports
  + Designed DB structure by extracting data attributes from regulatory XMLs and created Mapping Engine to transform base data into regulatory-instrumented data to be stored in the denormalized DB
  + Designed UI by interacting directly with the client and IT team in successful representation of regulatory risk and reference data for client approval and submission to FED
* Established Liquidity Monitor tool to determine portfolio liquidity based on FAS157 levels and settlement days
  + Authored BRD by identifying all sources of settled cash including Repos, Initial Margin, Variation Margin, Collateral cash, unencumbered cash, loans etc.
* Established Liquidity Trap tool to determine impact of historical and custom stress on unencumbered cash
  + Established liquidity trap criteria by working with Risk Managers in establishing long-term and short-term stress including historical events and bespoke stress
  + Identified risk factors relevant to trading desks and instituted stress tests based on instrument types
  + Conducted stress test by perturbing market factors to capture impact on liquidity and counterparty risk

**PennyMac Loan Services, Moorpark, CA Mar 2013- Jan 2014**

**Business System Analyst**

Worked on automation of the Mortgage Loan Origination system Encompass an Ellie Mae product that performs all the business functions of the loan process. Primary responsibility was to develop functional specification documents for all departments by gathering, analyzing and documenting requirements from various Business users associated to the system as well as by analyzing external factor, the third party data sources such as regulatory agencies and credit bureaus and documenting the constraints.

**Responsibilities**

* Actively involved in Design and Implement customization to packaged software applications (i.e. Encompass, Optimal Blue, Leads 360 etc.) supporting Retail line-of-business.
* Review & Understand packaged software capabilities and features and apply my knowledge to solutions. Closely Work with software vendors as needed.
* Important Team member of eDOCS project for the review, implementation & data changes for the eDisclosures sent to the customers at initial& approval packages for Loan origination.
* Changes in system for the eDisclosures forms as per State & Federal regulation& other regulatory authority.
* Attended JAD Sessions in order to capture Business rules around Data elements on the User Interface system
* Conducted interviews with key business users to collect requirement and business process information.
* Performed extensive requirement analysis including data analysis and gap analysis.
* Excellent customer relationship/communication skills.Act as subject-matter-expert on system capabilities limitations to line-of-business and technology partners.
* Involved in walkthroughs with business and development teams.
* Conducted User Acceptance Testing on the application – resolved issues from the participants, prepared and submitted Test Analysis Reports and participated in Product Readiness Review.
* Collaborated with the QA team to ensure adequate testing of software both before and after completion, maintained quality procedures, and ensured that appropriate documentation is in place.
* Effectively handle multiple tasks, switch between tasks quickly and prioritize project activities.
* Maintain system documentation.  Assist in development of training materials on customization / enhancements.
* Participated in application & end-user support process. Performed other related duties as required and assigned.
* Always demonstrates behaviors which are aligned with the organization’s desired culture and values.
* Supported the re-design of the Mortgage Asset Management System.
* Conducted interviews with key business users to collect requirement & business process information for loan process including set-up Account, New Loan set-up, Escrow Analysis, Appraisal, Credit, income & Title functionalities.
* Conducted Weekly meetings to check the progress of project.
* Designed and developed project document templates based on SDLC methodology.
* Developed business requirement specification documents as well as high-level project plan.
* Comprehensively worked with requirement gathering for Enterprise reporting system using RequisitePro
* Developed strategic partnerships with the business unit to develop a solid knowledge base of the business line, including the business plan, products, process and revenue streams
* Worked extensively with marketing team and sales brokers to understand client requirements in depth
* Functioned as primary liaison between business line, operations, & technical areas throughout the project cycle.

**Bank of America Charlotte, NC May 2012 – Feb 2013**

**Business Analyst**

Prime function of project was to automate the Mortgage Loan Origination Process beginning with the customer initiation to title transfer. The system performs all the business functions of the loan process such as set-up Account Information, New Loan set-up, Escrow Analysis, the Appraisal, Credit, income and Title functionalities. My primary responsibility was to develop functional specification documents for the appraisal and credit departments by gathering, analyzing and documenting requirements from various Business users associated to the system, analyze external factors and the third party data sources such as regulatory agencies and credit bureaus and document the constraints.

**Responsibilities:**

* Designed the business requirement collection approach based on the project scope and SDLC Methodology.
* Developed business requirement specification documents as well as high-level project plan.
* Worked to create Data Mapping Documents and worked with business to write transformation rules
* Facilitated and managed meeting sessions with committee of SMEs from various business areas including Mortgage Servicing, Loan Monitoring and Asset Management.
* Did Data cleansing to detect and correct corrupt data. I was responsible for creating and maintain end-to-end data mapping and data conversion spreadsheet.
* Attended JAD Sessions in order to capture Business rules around Data elements on the User Interface system
* Conducted interviews with key business users to collect requirement and business process information.
* Performed extensive requirement analysis including data analysis and gap analysis.
* Used RUP iterative process to conduct Data Analysis on the client profile data to find missing data fields in the database and customize them.
* Responsible for creating detailed BRD for Regulatory Reporting for **Comprehensive Capital Analysis and Review (CCAR)**. Outlined process for data consolidation, validation, and access from across the enterprise.
* Worked on requirements for delivery of **FR Y-14 M/Q (monthly& quarterly)** & **FR Y-14Q (Quarterly Actual Reports).**
* Comprehensively work with requirement gathering for Enterprise reporting system using RequisitePro.
* Designed and developed all Use Cases and UML models using Rational.
* Developed Sequence Diagrams, OOD using UML.
* Designed and implemented SQL queries for QA testing and report / data validation.
* Played a key role in the planning, testing, and implementation of system enhancements and conversions.
* Used SQL, Toad, Data Warehousing and Data Cleansing for the arrangement of customer data.
* Responsible for mapping of various data elements including business, user-interface, and schema path (services) in coordination with various groups and using various tools like XML spy.
* Extensively worked on MS Access, MS Excel, MS Word, PowerPoint, SQL, MS Project
* Used Rational ClearCase and ClearQuest as Configuration Management and Change control tools.
* Performed User Acceptance Testing (UAT).

**Environment:** Windows 7/8, Oracle, SQL Server, SSIS, SSRS, MS Visio, MS Office, ETL, XML

**BancorpWilmington, DE Oct 2010 – Apr 2012**

**Business Analyst**

Project involved the enhancement of the application for accommodation of changing business and regulatory requirements. As part of the project an application was developed to approve electronic applications to end-customers and to provide support for various types of credit applications that were being submitted for processing.

**Responsibilities:**

* Liaison with the business community to define business requirements and analyzed possible technical solutions.
* Developed and implemented processes and tools for requirements gathering, analysis, planning, tracking and delivery using Requisite Pro and Microsoft Visio.
* Extraction, Transformation and Loading. Metadata architecture was also provided, for
* Query enhancement and clarification of data relationships.
* Worked on detailed requirements for various monthly and quarterly reports in compliance with CCAR. Highlighted items for compliance such as Minimum Regulatory Ratios, Tier 1 Ratios for **FR Y-14 M/Q (monthly & quarterly),FR Y-14Q (Quarterly Actual Reports), & FR – Y 14A (Annual Forecast Report).**
* Designed and developed Use Case Diagrams, Activity Diagrams, Sequence Diagrams, and Class Diagrams.
* Conducted workflow, process diagram and GAP analysis to derive requirements for existing systems enhancements.
* Involved in creating Entity-Relationship diagrams for the design of database.
* Coordinated activities between business unit & technical staff, developing new methods, policies, & procedures to meet business needs, & acted as primary trainer in education of business unit as it relates to business applications.
* Assisted QA Team in writing test cases, Data mapping, Data Cleansing, conversion spreadsheets, test plans and tested the final application to verify whether all the User Requirements were catered to by the application.
* Collaborated with the QA team to ensure adequate testing of software both before and after completion, maintained quality procedures, and ensured that appropriate documentation is in place.
* Designed and developed the architecture of business intelligence components including data models, ETL, and enterprise reporting.Conducted UAT.
* Prioritized new features and functionality based on business needs.
* Identified and documented best practices for the product offering.
* Extensively worked on MS Access, MS Excel, MS Word, PowerPoint, SQL, MS Project

**Environment:** Rational Rose, Microsoft Visio, IBM ClearQuest, Microsoft Project, Oracle, UNIX, MS Excel, MS Access

**Putnam Investment Boston, MA Mar 2008 –Sep 2010**

**Business Systems Analyst**

The project was a 401k, 403b web based application that was developed as an investment portal for employers, employees and existing Putnam customers. Users get investment advice after they provide their risk profile and other demographic details. Email and coupon campaigns could be generated and maintained from administrator client.

**Responsibilities**

* Involved in business analysis and project management, coordinating between the team members, addressing budget issues and creating test plans according to the business requirements.
* Maintained Functional Requirements Documents (FRD) for the Wealth Management applications ensuring that they are current.
* Worked with the project manager for planning and organizing the project activities, and in communicating with other business center mangers and stakeholders of the project.
* Worked with the project manager to estimate best/worst case scenarios, track progress with weekly estimates of outstanding work, conducting informal meetings and as needed
* Met with various groups, including business owners, SMEs and marketing team, for requirements gathering in definition Stage.
* Actively involved in automation of clients system Perform KYC screening for new & existing client accounts. Prepare management reports to update status on all KYC activities & system operations.
* Performed GAP and Risk analysis of existing system and evaluating benefits of new system.
* Created Requirement Specification Documents after conducting Interviews with End Users, JAD Sessions and analyzed their current systems.
* Experience with AML Monitoring Systems such as Actimize.
* Conducted functional requirement reviews and walkthrough with the Integration experts and stakeholders.
* Created Business requirement document and system requirement specification document in line with project scope by using Rational Requisite Pro.
* Identified Use cases for Business Requirements and Created UML diagrams like Use Case Diagrams, Activity Diagram using MS-Visio for various stakeholders.
* Recommended process or system changes intended to eliminate identified risks or gaps.
* Worked with Finance and IT department to operate across functions and worked with resources external to the Project Team.
* Managed the change request and analyzed the impact of the change request on the application in regards to Project Plan, Project Scope and Project Schedule.
* Provided regular status reports to IT management and business community; published meeting minutes and maintained project plans.
* Coordinated with the project team and testing team to revise project artifacts (such as use-case specifications, test scripts, and so on) to reflect requirement changes.
* Monitoring Defect Tracking using Mercury Quality Center to ensure that testing effort is progressing with the development team.

**Environment:** UAT, MS Visio, MS Access, MS Excel, MS Office, Java, J2EE technology, SQL Server, DB2

**EDUCATION: Bachelor of Commerce**