A detail and **object-oriented** business professional with **8 years** of experience in the field of business and data analysis supporting **software solutions** and **analyzing operations**, **large scale evaluations**, Business Planning, Financial modelling and Negotiations. Experience in working with different domains like **Banking**, **Anti Money Laundering, Ecommerce, BFSI and Finance**. A committed team player with excellent work ethics, problem solving capabilities, **logical** and **analytical** skills coupled with impeccable communication, written and interpersonal prowess.

**PROFESSIONAL SUMMARY:**

* 8+ years of diverse experience as a **Scrum Master** and **Business Systems Analyst** in **Banking**,**Finance**and **E-Commerce**domain.
* In-depth knowledge of **Software Development Life cycle (SDLC)** methodologies like **Waterfall**, **Agile Hybrid models**, **Lean, Kanban and SAFE** along with thorough understanding of various phases such as **Requirements, Analysis/Design, Development, Testing and UAT.**
* Highly experienced in broad range of technologies including business process tools such as **MS Office Suite, MS Visio** and **Rational DOORS** to document the requirements.
* Comprehensive knowledge of **SOA architecture** with experience in defining and analyzing services and incorporating them into service-oriented processes.
* Well adept in incorporating **SOAP** and **REST Webservices**into the applications.
* Comprehensive knowledge of technical concepts such as **XML, WSDL, HTML, AJAX, SOAP, REST, API**, **Web Services and XML schema**.
* Extensive knowledge in **Web Services Testing** for the projects using **SOAPUI, Swagger and Postman** along with identified the external **Web Services** to be incorporated in the project.
* Experience in integrating the **API’s** into the application and **API testing** using **Swagger**.
* Strong experience and knowledge in writing **SQL queries** for various database operations and creating **stored procedures** for faster execution.
* Experience in conducting Joint Application Development **(JAD)**with the end clients.
* Excellent **Technical**/**Business** writing skills, with proven experience in documentation of artifacts like Business Requirements Document (**BRD**), Requirements Traceability Matrix (**RTM**) and Systems Requirement Specification (**SRS**).
* Experience with **enhancements**, support and **process analysis** related to various banking applications.
* Assisted Product Owner in **GroomingProductBacklog** to refine user stories and writing **Acceptance Criteria** for the user stories.
* Efficient in handling **on-shore** and **off-shore** teams on different projects.
* Competent in facilitating techniques like **Planning Poker**, **Moscow**, **INVEST**, **T-shirt size, Silent writing**.
* Helped team in implementing practices like **CI/CD, TDD, ATDD** to achieve the **Definition of Done**.
* Strong knowledge on regulations like Sarbanes-Oxley Act of 2002 (**SOX**), Fair credit reporting act **(FCRA),** Home Mortgage Disclosure Act (**HMDA),** Real-Estate Settlement Procedure Act (**RESPA**)**,** Truth in Lending Act **(TILA)** and Fair Housing Act **(FHA).**
* Excellent knowledge in Anti-money laundering **(AML) act**, Securities exchange Act 1934**(SEC)**, **BASEL, FATF**, Bank secrecy act **(BSA**), **US Patriot act (352, 359, 356)** and **FINRA 3310 regulations**.
* Skilled at gathering requirement using different elicitation techniques such as interviewing, **RequirementsWorkshop**, **Prototyping**, **Brainstorming**, **Document Analysis, JAR, and analysis like RISK, GAP and Impact** analysis.
* Extensive experience on the tools like **MS PowerPoint**, **MS Word**, **MS Excel**, **MS Access** and **SharePoint**.
* Worked on the synchronous and asynchronous**Orchestration** and integrated it in the project.
* Expertise in creating Wireframes and Mock**-**ups using **MS Visio** and **Lucid Charts.**
* Good knowledge of **client-side, server-side and database validations**.
* Extensive Experience in creating **Test Scripts**, **Test Plans**, **Test Cases**, to ensure **Quality Assurance** and to test all the business requirements.

**TECHNICAL EXPERIENCE:**

|  |  |
| --- | --- |
| **Modeling Tools** | MS Visio, Rational Rose, Lucid charts, Draw.io, HP ALM |
| **Methodologies / Frameworks** | Agile/Scrum, SAFe (DevOps), ATDD, TDD, BDD, CI/CD, RAD, Hybrid, Waterfall |
| **Database** | MS SQL Server2016/17, My SQL Work bench V5.2, Oracle 11g, SAP Hana |
| **BI Reporting Tools** | Power BI Desktop, Tableau, QlikView |
| **Testing Tools** | SOAP UI, Postman, Selenium, Swagger |
| **Mapping Tools** | Informatica PowerCenter, MS Excel |
| **Documentation Tools** | MS Office Suite, IBM Rational DOORS, SharePoint 2012/2013, Adobe Acrobat Reader |
| **Web Technologies** | XML, JSON, HTML, XSD, AJAX, MVC, SOAP, RESTful Web Services/API, MS Azure |
| **Dev Environments / Protocols** | .NET, Java, C++, ASP.net, SOA, JavaScript, Jscript, HTTPS, SSL, SMTP |
| **Project Management Tools** | JIRA, Confluence, RALLY, TFS, HP ALM |
| **Testing Applications** | Postman, SOAPUI, Swagger, Load Runner |
| **Project Management** | **JIRA, Rally, MS Project, HP ALM, TFS, Confluence, SharePoint, Rational DOORS** |
| **Databases** | Oracle, MS Access, SQL Server, My SQL |
| **Programming Language** | C, C++, Java, .NET, HTML5, SQL, Python, R |
| **Web Technologies** | XML, HTML, CSS, SMTP, JavaScript, SOAP, REST, API, AJAX, JSON, Apache, HTML5 |

**Citigroup – Hillsborough, FL January 2017 – September 2018  
Sr. Scrum Master / Project Manager**

The project’s objective was to enhance the Mortgage **Loan Origination System** by reducing manual processing and decreasing the processing timeline. The system also integrated the **Escrow services** and another major functional improvement was integrationof the **OCR** system to digitize forms.

**Responsibilities:**

* Acted as an **AgileCoach** in training and motivating the team to adapt the agile principles.
* Motivate the team to transform from waterfall to agile and help them adapt to the same.
* Facilitated **agile games**like, escape the room and other team building games to ensure team understands agile practices and values.
* Assessed **maturity** of **scrum team** on regular basis.
* Conducted the Scrum ceremonies like **Daily scrum meetings**, **sprintplanning**, **Product Backlog refinement,sprint review** and **sprint retrospective**.
* Collaborated with the team in implementing practices like **Scrum**, **Kanban and Extreme Programming.**
* Assisted the Product owner in refining the backlog for **Program Iteration** and **Iterationplanning**.
* Experience in **Mortgage Insurance** to avoid losses due to default of a mortgage loan.
* Ensured **top quality of deliverables** is maintained by delivering them **on time** and helping the team in **solving the impediments**.
* Worked closely with the **product owner** in understanding the **vision** of the business and made sure the team understands the road to the development of the system.
* Engaged with the **technical lead** and **architectural lead** to solve any **technical impediments** and made sure **environments** are setup for the deployment.
* Collaborated with the **product owner** on regular basis to maintain the **product backlog items** and **prioritize** them to be taken into the sprint.
* Involved in end to end development of **Web Applications** and creating **Web Methods**.
* Maintained **transparency** in the team by ensuring the team has access to **burn-down chart** and can monitor their **progress** in the sprint.
* Maintained **transparency** between business and the team by delivering **burn-up charts**, **sprint planning** and **sprint reviewreports** to the **program owner**.
* Assisted product owner in converting high level requirements **Epics** into small **User Stories** as well as **tasks** and made sure user stories adhere to the **INVEST criteria.**
* Created **Technical User Stories**and identified the **webservices.**
* Implemented techniques like **Planning Poker** to help team define **story points** for the user stories during the **Product Increment Planning and Sprint planning session**.
* Extensively applied the best use of **Jira** in keeping the track of **User Stories, Tasks and progress of the work through tracking the Velocity and Capacity of the team** also constantly monitored **Burn Down and Burn up Charts** for evaluation.
* Played a pivotal role in setting up **Acceptance Criteria**using **GHERKINS** format**, creating test plans, recording test result** for all the user stories.
* Used **Confluence** to **create documents** as a team, **provide feedback** in context and **quickly iterate** until the work was finalized.
* Generated various **status report** on **team’s performance** and their **progress** towards the **sprint goal** for the business.
* Developed **GanttCharts** to list the **work breakdown structure**, **assign task** and **timelines** to the teams in addition to creating the **timelines** based on effort and **assign resources** and **budget estimation** within the same.
* Assisted the product owner in prioritizing the backlog item using **MOSCOW technique**.
* Created **Test suite, test case and test plans** for thorough testing of webservices.
* Exported test cases to JIRA using plug-in from Atlassian store called **Zephyr.**
* Helped the team in dealing with **spike stories**and ensuring timebox on each session.
* Demonstrated experience and knowledge with a solid understanding of triple constraints in a project.
* Evaluated **information radiators** and **impediments** on daily basis.
* Coordinated with various scrum teams for **dependencies** and solving the impediments.
* Helped in improving process efficiency and process enhancements through **retrospective** meetings ensuring that improvements items are put into effect.
* Suggested **Restful** webservices along with security parameters for secured communications.

**Environment: JIRA, Confluence, Java, Javascript, JDBC, SOA, REST webservice, Restful API, MS VISIO, Oracle DB, MS Excel, MS Word, Windows 7.0, SoapUI, MS-Office, XSL-FO, HTML, CSS, Swagger, AJAX, Tableau.**

**Flagstar, Troy, MI March 2015 – November 2016  
Sr. Scrum Master / Project Manager**

The project aims to enhance the Investment Proposal System by consolidating different dashboards to one application and make changes to automates the process. To ensure customer has better options to generate desired portfolio,questionnaire URL andenhanced reports.

**Responsibilities:**

* Facilitated **daily scrum meetings, sprint planning, sprint reviews, sprint retrospective and product backlog grooming** andenforced **timeboxing** of each session.
* Acted as **servant leader**to ensure conflict resolution and maintain transparency in the team.
* Helped **the Product Owner and Scrum Team** to effectively estimate and prioritize various tasks and sub-tasks associated with each user stories using **Bucket sizing and KANO technique**respectively.
* Conducted **Estimation Training Sessions** for the scrum Development team to help them better estimate the efforts required for completing user stories based on Relative Sizing technique.
* Tracking team’s progress, milestones, **team velocity and sprint/release progress** to make sure they are highly visible to the product owner/stakeholders.
* Responsible for resolving various **impediments** affecting the progress of the project with the help of **Product Owner** for improving the velocity of the team.
* Developed **Project management timeline** to show **sequence of events** using **Lucid Charts**.
* Facilitated, coached and guided the teams on **values and principles of Agile and Scrum**.
* Assisted Product Owner in managing **Requirement Churn** and incorporating the changes to product backlog items regularly.
* Designed the **project network diagram** to **track dependencies**, identify **task identification number** and **allocated resources**.
* Implemented **KANBAN** board to **track the progress** of tasks from start to finish
* Used **Confluence** to **collaborate** with team and **monitor** teams progress.
* Special engagement in handling on-shore and off-shore teams.
* Assisted the team in making apt engagements through **story selection, sizing and task definition.**
* Played a pivotal role in preparing **Acceptance Criteria** for user stories to be accepted by business.
* Used **UDDI** to identify and study relevant **web services** and referred WADL to determine request response **parameters** for the application.
* Implemental in resolving conflicts in the teams and keeping them motivated towards the end goal.
* Used **JIRA** to document and visualize stories, tasks and measure performance through burn down **charts/velocity** charts along with **Confluence** for **team management**.
* Facilitated team **Agile Games** to help build a better collaborative environment within the scrum team.
* Ensuring that the user stories are meeting the **INVEST** criteria.
* Worked with Product Owner on Artifacts Such as **Product Backlog, Spring Backlog, Sprint and Release Burn down**.
* Helped in improving **process efficiency and process enhancements** through retrospective meeting**.**
* Instrumental in solving impediments and **dependencies** with other teams.
* Planned for sprints by calculating the Estimated Velocity using **Commitment driven planning** and V**elocity driven planning techniques** as per the requirements.
* Familiar with **Sarbanes Oxley Act, Gramm-Leach-Bliley Act, Dodd-Frank Act, FINRA.**

**Environment: MS office suite,MS Visio, SQL Server, AJAX, HTML, Java script, CSS, Restful API, GitHub, Jenkins, JIRA, Confluence, Postman, XSLFO, JSON, MS Excel.**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Keybank, Brooklyn, OH May 2013 – February 2015**

**Scrum Master/Sr.Business Systems Analyst**

Worked with the client to streamline the AML process by creating an application which would track all the suspicious activities and generating multiple reports as per the business need. This also required compliance with multiple regulations and enhanced internal as well as external audits.

**Responsibilities:**

* Primary point of contact for **stakeholders and developers** to understand their **business and systems** requirements.
* Performed **Feasibility and Impact Analysis** to identify the deficiencies of the current system and to identify the requirements outlining opportunities and impact.
* Developed, monitored and maintained the upgrades and enhancements in the application.
* Implemented Anti-Money Laundering (AML) Transaction Monitoring application system to monitor **suspicioustransactions** and enhance **regulatorycompliance**.
* Conductedrequirements gathering sessions like **one on one interviews, Focus Group and Brainstorming.**
* Facilitated **JAD sessions** by inviting SME’s, tech leads and Architects to make sure that gathered requirements are feasible for development.
* Experienced with regulatory reporting creating **SAR’s for FINCEN** and following **US Patriot Act** and **FINRA 3310** regulations**.**
* Well adept with AML modules like **WatchListFiltering**, **Monitoring**, **CTR**, **SAR** and **FBAR**.
* Derived **functional** and **non-functional** requirements to create a **Functional Requirements Document.**
* Helped **monitoring, flagging, scoring** and **due diligence** on **suspicious transactions.**
* Created UML diagrams such as **Activity Diagram, Sequence Diagram** and **Use Case Diagram** to depict the various processes flow using **MS VISIO**
* Dealt with reporting of **Suspicious Activity** to **FINCEN** based on the regulations.
* Worked on the **crystalreports** tool to generate the report using the data analyzed in the application.
* Coordinating the Quality assurance manager in preparing **QA reports**.
* Created detailed webmethods to fetch the data from the finance databases and collaborating on developing the **SLA’s.**
* Reviewed test plans that contains test scripts, test cases, test data for**User Acceptance Testing**.
* Facilitate**UAT sessions** for end users and collaborated with business team to get **UAT sign offs**.
* Facilitate**triage calls** between development team and QA team for resolving issues.
* Involved in **prioritizing user stories** along with the Product Owner andAssisted Product Owner in writing **Acceptance Criteria.**
* Acted as a **Proxy Product Owner** in his absence andplayed an instrumental role in **Backlog grooming**.
* Ensured that the user stories follow the **INVEST** Criteria.Followed ATDD practices in multiple sprints to ensure better development of the user stories.

**Environment: C#, SQL, MS Visio, Informatica, Oracle 11g, Crystal reports, MS SharePoint, MS office, Rally, Microsoft SQL Server, Informatica PowerCenter.**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Bank of India, Mumbai, India September 2011 – March 2013**

**Business Analyst**

Loan Origination System automates and manages the complete application process. The system includes all the stages in the loan process from qualification, processing, underwriting and closing of the loan.

**Responsibilities:**

* Responsible for creating and reviewing **business rules,business requirements, functional specifications, project schedules, documentation and test plans** related to commercial lending.
* Conducted various elicitation techniques like **Brainstorming, Document Analysis and Interviews.**
* Developed various UML diagrams like **Use case** and **activity diagram.**
* Assisted with **product evaluation, product customization, and system integration**.
* Designed and developed Use Cases, Use Case Diagrams and Activity Diagrams using **MS Visio.**
* Supported testing, Test Cases in **HP Quality Center** that would test various Test scenarios.
* Authored **Business Requirements Document (BRD)** with the business users.
* Performed **Risk Analysis** to identify the project critical success factors and prioritize requirements for Fusion Banking Loan IQ.
* Performing **UAT** on business requirements, technical specifications and product knowledge.

**Environment: Waterfall, Oracle, Rational Doors, MS Project, Java, MS Excel, HP ALM, MS Visio**

**Flipkart, Bangalore, India March 2010 – August 2011**

**Jr Business Analyst**

The objective of the project was to enhance the internal **OMS** application to reduce the latency period and decrease the manual work involved in the process and incorporate COD and other payment options for the customers and the vendors.

**Responsibilities:**

* Gathered requirements using **Elicitation** techniques like**Document Analysis,Brainstorming, One on One Interviews and Surveys.**
* Performed **Stakeholder Analysis** and created a **Communication Plan** to interact with the stakeholders involved in the project.
* Developed Business Requirement Document **(BRD)** and Software Requirement Specification Document **(SRS)** for translating Business Requirements into technical requirements.
* Elaborate use of **MS SharePoint** as collaboration and Document management tool.
* Conducted **JAD** sessions for refining the requirements with multiple teams and solving the dependencies with the other teams.
* Performed **Gap analysis** to analyze the as-is and to-be state of the project.
* Created **Data Mapping**document by identifying the source and target databases and tables.
* Created UML diagrams like **Use Case, Activity Diagram** and **Sequence Diagram.**
* Conducted **SLA** meetings with the other dependencies.
* Created static and dynamic prototype using **MS VISIO** and **HTML** respectively.

**Environment:Java, Waterfall, SQL, UML, Lucid Chart, Java, MS Office, MS Visio, HTML.**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Education:**

* **Master’s** in sciences – **Management in Information System** – University of Illinois at Springfield, Illinois.
* **Bachelor of Engineering** – **Computer Engineering** - University of Mumbai.

**Certifications:**

* International Scrum Institute

**SMAC (Scrum Master Accredited Certification)**

* Scrum.org

**PSM 1 (Professional Scrum Master)**