**Poonam Bhardwaj**

[**650-445-1167**](tel:650-445-1167)

[**b.poonambhardwaj@gmail.com**](mailto:b.poonambhardwaj@gmail.com)

**Summary:**

* Senior Business Analyst with 7+ years of experience in business process analysis/modelling, database design and development of Web Based, business requirements gathering, and Client/Server applications.
* In depth knowledge Rational Unified Process (RUP) methodology, Use Cases, Software Development Life Cycle (SDLC) processes, Object Oriented Analysis and Design (OOA/D).
* Competent in Creating Unified Modeling Language (UML) diagrams such as Use Case Diagrams, Activity Diagrams, Class Diagrams and Sequence Diagrams.
* Extensive experiences in Investment Banking projects specialized in Securities Trading (stock trading, fixed income trading, and derivatives trading), wealth management and risk management.
* Expertise in Project Management i.e. Project Scoping, Planning, Estimating, Scheduling, Organizing, Directing, Controlling, Budgeting and Drafting Remedy Procedures.
* Financial domain expertise with extensive Credit/Debit Card application experience.
* Experience in facilitating Joint Requirement Planning (JRP) sessions with Business User Groups, conducting Joint Application Development (JAD) sessions with IT Groups and Conflict Management with Project team members.
* Strong understanding of information technology capabilities and dependencies, including platforms, content management, e-document strategies and process mapping.
* Extensive experience in developing Use Cases, creating Screen Mock-ups, conducting Gap Analysis and Impact Analysis, SWOT analysis, Cost Benefit Analysis, Risk Analysis.
* Knowledge in the ETL (Extract, Transform and Load) of data into a data ware house/date mart and Business Intelligence (BI) tools like Business Objects Modules (Reporter, Supervisor, Designer, and Web Intelligence).
* Solid understanding of Volcker terminology such as risk market hedging as it relates to market-making inventory for certain security types.
* Understanding of **Dodd-Frank Act** and the implications of its various key provisions like **Volcker rule**, **Collins** Amendment on bank’s **trading activities** and capital requirements including **Basel II**, **Basel III.**
* Facilitated Change Management across entire process from Project conceptualization to Testing through Project Delivery, Software Development and Implementation Management in diverse Business and Technical Environments.
* Responsible to Track, Document, Capture, Manage and Communicate the Requirements using Requirement Traceability Matrix (RTM) which helped in controlling numerous artifacts produced by the teams across the deliverables for a project
* Involved in Test Planning, Test Preparation, Test Execution, Issue Resolution and Report Generation to assure that all aspects of a Project are in Compliance with the Business Requirements.
* Strong experience in conducting User Acceptance Testing (UAT) and documentation of Test Cases. Expertise in designing and developing Test Plans and Test Scripts.
* Interface with clients from Operations, Marketing, Sales, Technologies, and Outside Vendors and act as their customer interface point as the lead of the Projects.
* Highly motivated team player with excellent Interpersonal and Customer Relational Skills, Proven Communication, Organizational, Analytical, Presentation Skills, and Leadership Qualities.
* Documented artifacts required for each cycle in **Agile/Scrum**. Used **JIRA Agile** for management of team projects

**Technical Skills:**

|  |  |
| --- | --- |
| **Languages:** | C++, SQL, Java |
| **Operating Systems:** | Win 95/98/NT/2000, XP |
| **Internet Technologies:** | HTML, XML |
| **Databases:** | MS SQL Server, MS Access, Oracle 8i |
| **Tools:** | MS office, MS Project, Visio, Rational Rose, RequisitePro, Rational SODA, Clear case, Clear quest, MS Front Page, Blue-Print Requirements Management |
| **Reporting Tools**: | Crystal Reports |
| **Quality Management**: | Concept and Tools of Quality Management Test Director and Win Runner, ISO Concepts, Six Sigma Techniques |
| **Web Technologies**: | ASP, JavaScript, HTML, DHTML, IIS, and FrontPage |
| **User Interface:** | HTML, XHTML, CSS, Java Script |

**Client: UBS Investments, Stamford, CT October 2014 –Jan 2016**

**Senior Business Analyst**

Dodd Frank act in modified form from CFTC mandates all investment firms to report their business entity dealings on the following four areas – Commodity Pool/Trade Operators (CPO/CTA), FATCA, EMIR and Volcker. Role in the project was to analyze each business entity from the CPO-Fatca-EMIR and Volcker perspective, and recommend additional deep-dive for the entities that satisfied minimum requirements under the proposed rule.

**Responsibilities:**

* Read the rules and analyze to create template for analysis of 4000+ business entities
* Coordinate with various BUs and various stakeholders globally for additional documents pertaining to incorporation, activities, purpose, trading products list, investor list and constitutional references for shell, standalone and subsidiary entities to extract records of investors, products and positions
* Validate data against business entities and updated management with deliverables post analysis of BU’s located globally.
* Validate records and transactions from Legal Structure Database (LSDB) on business entity setup services offered by UBS.
* Documented Standard Operating Processes (SOP) that outlined the methodology towards assessing BU’s for Dodd Frank compliance
* Analysed Volcker Rule impact on business lines, covered funds & source systems for Dodd-Frank implementations; SEF, RSD.
* Manage analysis on amendments and improvements to initial Volcker delivery framework i.e. calculation methodology, internal process and other compliance related activities.
* Created project plans using Microsoft project and maintained resources spreadsheets.
* Worked with data modelers, data analysts, designers, architects, developers and end users.
* Created data file layouts for internal and external data feeds, data mappings and data dictionaries.
* Created data transformation rules for data flow from source to target systems.
* Created workflow diagrams and Business Process Models using Microsoft Visio.
* Documented change request management, tracking the modifications and updating the project documents.
* Tested the entire data flow from source to target system included data extraction, data transformations and data load.
* Conducted system testing and user Acceptance testing and created test plans, test scenarios, test cases, test result analysis & defect management.

**Environment:** LSDB, SharePoint, Windows, MS Office (MS Word, MS Excel, MS PowerPoint, MS Visio), Oracle, Crystal reports, RUP, UML, SQL, Quality Centre, Six Sigma, Web Logic, GAP Analysis.

**Ally Capital Markets – Detroit, Michigan**  **July 2012 – September 2014**

**Sr. Business Analyst**

Ally Financial Inc has more than 15 million customers worldwide and provides a range of financial services including auto financing, corporate financing, insurance, mortgage services, and online banking.

Ally Trading System: The project involved in design and implementation of a global derivatives trading platform using Java front end. The application allowed traders and portfolio managers to trade multiple derivative instruments (exchange traded and OTC) with a common front end execution platform. The application interfaced with Reuters and Market for real time data, the accounting system and multiple VBA applications. System captures all market data needed to price & trade these products, including Recovery Curves, Default Probabilities & Correlations. It also generated credit-related risk reports – P&L, Industry Exposure, Counterparty Exposure and Issuer Exposure.

**Responsibilities:**

* Performed business specification (BRD) and data requirements, use case models, GUI, use cases, functional specifications and data flow diagrams, ER diagrams, unit testing and beta testing to create a library of financial modeling tools for our applications for the analysis and modeling of derivatives for valuation, pricing and simulation, interest rate risk assessment, cash flow forecasting, intraday quotations from data feeds, contract specifications, trade capture, trading, trade processing and settlement, compliance, risk management as per ISDA and FpML standards/specifications for various trading platforms including Bond trading.
* Collaborated with Change Management Group and IT to prepare a detailed derivatives infrastructure for trading for implementing the derivatives trading application – a diagrammatic flow of investment process , trading , data transaction between application, pricing and analytics , database , data feeds and back office integration (trade confirmations, processing, settlement, collateral management, market data) , portfolio valuation including bond rating and accounting.
* Made detailed research analysis & prepared a diagrammatic investment and trading process for derivatives instruments including CDS, CDS Index , CDS Options, Equity Swaps, Interest Rate Swaps, and Exotic Options.
* Coordinated with various data feeds (Reuters, Bloomberg, Markit) for market data, reference data, counterparty data, and credit data; mapped them to the oracle database for credit derivatives pricing, corporate bonds, municipal bonds and analytics.
* Performed detailed analysis and work – flow diagrams for derivatives trading which included - preparation of market & reference data, analysis & decision support, modeling a contract, preliminary instrument setup on the application.
* Developed Multidimensional Models in Power-Play Transformer and generated Power Cubes for OLAP comprising of dimensions, hierarchies, levels, categories, and measures in Cognos.
* Modified Power Cubes by adding new Dimensions, Levels, Categories and Measures.
* Worked on Performance tuning of report with huge queries using concurrent query execution for better performance of Reports.
* Participated in Data Mapping, Data Conversion, creation of the Data model and used SQL and Toad to extract, filter and validate data.
* Created T-SQL objects such as tables, views, joins and store procedures to meet client requirements.
* Analyzed systems and data to identify functionality gaps for front end module, Trade Worksheet and Back office Module for various CDS and asset management platforms which includes fixed income, annuity, mutual funds and bonds.
* Involved in manual trade data reconciliations, analyzing the chart of accounts, tracking the GL transactions and validating them from their mainframe systems.
* Worked closely with the business users to build the models and delivered based on the sign-off.

**Environment**: Business Objects, Cognos 8.4, Informatica, Rational Requisite, Rational Rose, Rational Clear Case, UML 2.0, MS Project 2000, MS Office, Oracle 10g, Windows 2000, XML, Power Designer.

**Citibank, Newark, NJ August 2010 – June 2012**

**Business Analyst**

Citibank is the consumer banking division of financial services multinational Citigroup. In addition to standard banking transactions, Citibank markets insurance, credit cards and investment products. The project was to stabilize and implement the Oracle Financials achieve the closing of books on time. During this project we worked on various modules including GL, AP, AR etc., of Oracle financials.

**Responsibilities:**

* Worked with High Net worth clients and Software Development process used is AGILE (Scrum).
* In-depth knowledge of the business line and functional area and Exceptional ability to conduct analysis of business needs.
* Worked with SME’s and assisted Service Delivery Professionals in Finance, Investment, Commercial and Personal banking to collect the Business process requirements, conducted RAD sessions, documented them in BRD and performed Business Process Re-engineering.
* Developed technical infrastructure designs, data mappings, flows and report dissemination mechanisms by architecting Data Warehouses and Marts.
* Interacted with department heads to finalize business requirements, functional requirements and technical requirements and also created Business process model.
* Worked on KEY Financial, Payment Card Industry and Personal Identifiable Information projects
* Fine tuned search engines and pulled data from different databases and migrated data back and forth using SQL.
* Experience in generating data management metrics (DMM), Data Gathering, ERD as Key Performance Indicators (KPIs) related to data quality.
* Experience capturing all aspects of Trade Life Cycle (Front Office Order Management, Trade Execution, Settlement and Clearing) through use cases & process flow diagrams.
* Involved in creation and execution of manual test cases in Mercury Test Director and automated Test Cases in QTP, analyzed the Test Results and assisted in release management..
* Actively participate in continuous process improvement initiatives: example areas of priority for process improvement include: IAM custom code reviews, provisioning /de-provisioning workflows, application access management, and IAM documentation
* Lead the release cycle management for IAM
* Involved with the QA team to conceptualize, determine and develop test approaches and methods for unit testing, integration and functional testing, load and usability testing according to the application complexity and test requirements.
* Performed after Action/Post Milestone Reviews and quality reviews to ensure that developed software products met the business needs and are in compliance with AGILE and Lean methodology.

**Environment**: Windows 2000/XP, Oracle Financials, Microsoft Office SharePoint 2007,JAVA,IBM Websphere, Web services, SQL, Oracle, Rational Requisite Pro, PrintNet T, PMO, MS Office, SQL Server, MS Project, MS FrontPage 2003, MS Access.

**Capital One, Richmond VA Dec 2008- August 2010**

**Business Analyst**

The Capital One Financial Corporation is a U.S.-based [bank holding company](http://en.wikipedia.org/wiki/Bank_holding_company) specializing in [credit cards](http://en.wikipedia.org/wiki/Credit_cards), [home loans](http://en.wikipedia.org/wiki/Mortgage_loan), [auto loans](http://en.wikipedia.org/wiki/Auto_loan), [banking](http://en.wikipedia.org/wiki/Bank) and [savings](http://en.wikipedia.org/wiki/Savings_account) products. The project involved enhancing an online access system for Capitol One credit cards, wherein customers can login and view their account information, and view and monitor Spend Analyzer and cash back bonus rewards on their purchases.

**Responsibilities:**

* Interacted with the stakeholders by interviewing them, by preparing questionnaire and getting feedback.
* Communicated Project Requirements, Business Issues, Solution and made recommendation.
* Responsible for defining the scope of the project, gathering business requirements, doing gap analysis and documenting them textually or within models
* Analyzed and documented Business requirements and detail design of the software for full understanding of the business
* Supported the assigned project manager with creating detailed project plans and assisting in developing, scheduling and tracking project timelines.
* Create Use Case using UML tools and business process flow chart using MS Visio.
* Created use case scenarios and documented workflow and business process.
* Prepared the UML Use Cases using Rational Rose
* Used MS Visio for flow-charting, process model and architectural design of the application.
* Documented business workflows textually as well as in UML diagrams according to RUP for the stakeholder review.
* Conducted JAD sessions to allow different stakeholders to communicate their perspectives with each other, resolve any issues and come to an agreement quickly.

**Environment:** RUP, Rational Requisite Pro, Rational Rose, Visio, SQL 2008, UML Diagrams, Quality Control, Test Director, .net framework.