**Sangita Tiwari**

[sangita.cit@gmail.com](mailto:sangita.cit@gmail.com)  
510-358-0445

***Sr.******Business/Data Analyst***

**Summary of Qualifications**

* A result oriented professional with over 6+ years of experience in US Mortgage and Finance Industry; Capable of analyzing latest business trends pertaining to other industrial trends; providing recommendations for fine tuning business strategies.
* Extensive experience in gathering, documenting and enforcing requirements in Waterfall, Iterative Rational/UML and Agile projects.
* Expertise in Analysis, Project and Content Management.
* Continually adapts to client and development team needs.
* Experience in understanding Stored Procedures, Stored Functions, Database Triggers, and Packages using PL/SQL.
* Exposure to **Master Data Management** (MDM) while working on its various processes such as data collection, reference data, data storage, data analysis, data transformation.
* Project experience with **commercial and retail banking**, **investments banking, indices, data management** in **brokerage and mortgage industry**.
* Detailed experience with **COTS**(**Commercial, off-the-shelf)** implementation for reduction of overall system development and maintenance costs.
* Hands on experience with investment systems including vendor trading systems or trade order management systems, such **as BTS, Bloomberg, Reuters, Portia, etc**
* Creative and Aggressive person capable of forming and maintaining positive and productive team environment and with **integrative thinking skills**.
* Excellent Skills in Performance Management to **support strategic planning**, goal setting, strengthen accountability, **enhance decision making**, and **improve customer service**.
* Gained **Consumer based experience** while carrying out the **consumer transactions** like selling of financial services to them
* Worked on all phases of data warehouse development lifecycle, from gathering requirements to testing, implementation, and support
* Excellent Analytical skills to understand **the business process and Functionality requirements** and to translate them to system requirement specifications.
* Comprehensive knowledge of the **testing lifecycle within web**, **client server & Mainframe environment.**
* **Proficient in creating Pivot table and Vlookups in MS Excel.**
* Knowledge of **XML spy and Beyond compare**
* Experience in reviewing clients product pricing by conducting market analyses and making recommendations.
* Handful experience on **credit card processing** including documentation, verifications and validations.
* Experience in conducting **Joint Application Development (JAD)** sessions for requirements gathering, analysis, design and **Rapid Application Development (RAD)** sessions 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
* In Depth understanding of the **AS-IS** and **TO-BE** business processes and experience in converting these requirements into technical specifications for preparing test plans.
* Excellent skills in **Business process Analysis and management, OO Analysis, Data Analysis** through the application of **BI (business objects), Requirement Analysis, Business Modeling** and **Use Case Development** using **UML methodology**. Use Case development and UML modeling using modeling tools like Rational Rose/MS Visio.
* Proficient in customizing already existing business practices, workflows, activities and deliverables. Preparing graphical depictions of use cases including **Sequence diagrams**, **activity diagrams, use case diagrams** including the business workflow.
* Develop **User interfaces** and **requirements sessions**. Requirements gathering, data modeling, System Architect. **Feasibility studies, Scope Documents, Requests for Proposal.**
* Proven ability to communicate with and work with staff at every level of the organization.
* Ability to work independently and organize workload with minimal direct supervision.

**Expertise:**

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| Methodologies | **RUP, XML, Six Sigma, CMM** |
| Testing Tools | **Rational Enterprise Suite, TestDirector, LoadRunner** |
| Change Management Tools | **Rational ClearQuest** |
| Business Modeling Tools | **Rational Rose, Microsoft Visio** |
| Version Control Systems | **Rational ClearCase** |
| Project Management | **Microsoft Project, Microsoft Office** |
| Programming Language | **SQL, PL/SQL, Visual Basic** |
| Databases | **MS SQL Server 7.x/2000, MS-Access** |
| Operating Systems | **Windows 95/98/NT/2000/XP/Vista** |
| General | **MS-Office (Word, Excel, advanced PowerPoint), MS Project** |

**Professional Experience**

**JP Morgan Chase,** **Lewisville TX** **Nov 13 to Present**

**Sr. Business/ Data Analyst**

JPMorgan Chase & Co. is one of the oldest financial services firms in the world. It has operations in 60 countries. It is a leader in financial services with assets of $2 trillion, and the largest market capitalization and third largest deposit base U.S. banking institution behind Wells Fargo and Bank of America.

**Responsibilities**

* Responsible for developing requirements on Performance Metrics and Dashboard for Third party Oversight Group.
* Performed GAP analysis to identify problems and performed Business Process Modeling
* Documented the complete process flow to describe program development, logic, testing, and implementation, application integration, coding.
* Monitor/maintain the accuracy of data quality business rules deployed into production.
* Implementation process combines analysis, development, testing, and creation of UAT and production environments for various custom requirements and requests.
* Worked with project team representatives to ensure that logical and physical data models were developed in line with corporate standards and guidelines.
* Involved in defining the source to target data mappings, business rules and data definitions.
* Responsible for defining the key identifiers for each mapping/interface.
* Responsible for defining the functional requirement documents for each source to target interface.
* Documented, clarify, and communicate requests for change requests with the requestor and coordinate with the development and testing team.
* Documented data quality and traceability documents for each source interface.
* Documented the complete process flow to describe program development, logic, testing, and implementation, application integration, coding.
* Worked with project team representatives to ensure that logical and physical ER/Studio data models were developed in line with corporate standards and guidelines.
* Used data analysis techniques to validate business rules and identify low quality missing data in the existing Amgen enterprise data warehouse (EDW).

**Environment:** PL/ SQL, Rational Requisite Pro, Rational Rose, SQL, UML, MS Visio, MS Office. MS Visio,

**Wells Fargo, Saint Louis, MO Oct 11 - Oct-13**

**Business/Data Analyst**

Wells Fargo is a diversified financial services company in the United States with consumer finance subsidiaries doing business in Canada and Puerto Rico. The project objective was to upgrade the Mortgage Loan Origination Process beginning with the customer initiation to title transfer.

**Responsibilities:**

* Prepared (BRDs) to document all existing Files and Data elements to be converted from source system to Target Pre-staging.
* Prepared ‘Statement of Work’ documents based on defects or change request documents submitted by the production support/QA team during UA testing.
* Prepared Business Requirement Design Specification and determined in scope and out of scope aspects of the process.
* Served as liaison between IT and business users including Accounting and Claims on reporting requirements and system information.
* Conducted JAD sessions, analyzed and documented the business requirements from various teams and stakeholders.
* Identified the limitations users currently experience in the operational reports obtained from current systems and recommended solutions to overcome these limitations.
* Suggested measures and fine-tune queries to improve the performance of each Interface and the quality of the output files.
* Used daily contribution and payroll reports to create and update expanded schedules for each employer to be used in Trustee reporting and arbitration procedures.
* Communicated with the accounting personnel to ensure that contract reporting and payment requirements are met.
* Performed complex analysis of accounts receivable, contributions received, and payroll data; determine accuracy, identify exceptions, trends, and estimate future contributions; maintain Delinquency Report
* Coordinated the activities of subordinates in the Interface Team and organize weekly status Meetings.
* Performed financial research and analysis as necessary and respond to data requests and additional projects and responsibilities as assigned.
* Crystal Reports was used to generate reports from different databases of different asset classes like equities, bonds, derivatives, and commodities, for all business needs.

**Environment:** MS Visio, Rational Requisite Pro, Rational Rose, SQL, UML, Fiserv Recon, Rational Unified Process, FIX, Test Director, Crystal Reports, MS Office.

**GMAC, PA Aug’ 10 - Sep’ 11**

**Business Analyst**

GMAC Mortgage is one of the largest mortgage lenders in the US. GMAC Mortgage specializes in Purchase and refinance, Competitive rates; FHA insured loans, Flexible down payment options. Project was to develop system for Accepting Monthly Payments, Monitoring Delinquencies, Managing Escrow Accounts, Managing Foreclosures, Investor Accounting, Lien Releases and Customer Notifications.

**Responsibilities**

* Met with client groups to determine user requirements and goals at requirement elicitation stage using water fall methodology. Utilized **Agile Methodology** to configure and develop process, standards, and procedures
* Experience in **UAT, SIT testing** and **in-house Testing**.
* Conducted Surveys and Brainstorming sessions with **SMEs** for requirement gathering.
* Gained experience on **Credit card** processing transactions, including order verification and chargeback processing on **Automated Clearing House (ACH)**.
* Communicated with customers and credit card companies during the verification and validation process in a professional and sensitive manner
* Extensively used **Rational Requisite Pro** for reviewing and analyzing the requirements.
* Performed **Gap Analysis** of the **As-Is** and **Should-Be** process within the organization for implementation of RUP.
* Performed **Data Mapping** of the entire module and performed complete analysis to integrate **Risk Analyzer** with the online processing tool.
* Extensive participation in **Error Review Meetings and Loan Mitigation Plans**.
* Worked with LPS suite of Loan origination System to provide loan analytics and settlement services.
* Expertise in **Performance Management** and **Financial analysis**.
* Used guidelines and artifacts of RUP to strategize the Implementation of the Rational Unified Process effort in different iterations and phases of the **Software Development Life Cycle** (SDLC).
* Exported/ Imported data to and from Excel spread sheets and Access.
* Derived **Functional Requirement Specifications** (FRS) based on **User Requirement Specification** (URS). Understand and articulate business requirements from user interviews and then convert requirements into technical specifications
* Documented the **Use Cases** and prepared the Use Case, Activity, Logical, **Component and Deployment views** using **MS Visio and Rational Rose** for a clear understanding of the requirements by the development team. Coordinated with testers in using **Rational ClearQuest** for defect tracking.
* Reviewed **Integration Test Plan** for integration between modules.
* Documented project processes and procedures and version controlled them using **Rational ClearCase**.
* Responsible for integration and of data warehouse and reporting with other systems.
* Created **Artifacts** and defined **Milestones** and iteration plans for Inception and Elaboration phases of SDLC.

**Environment: MS SQL Server 7.x/2000, MS-Access, RUP, XML, Six Sigma, CMM, Rational Enterprise Suite**

**Alliance Bank, Chicago , IL Feb 09 - Jul 10**

**Business Analyst**

Alliance Bank, one of the largest bankcard providers in the nation, offers broad range of lending, deposit and membership based products. Alliance Bank offers online services such as 24hour online account access to credit card accounts, instant online account opening for deposit accounts, instant decisions for Aria visa, Alliance (Visa and Master) credit cards and loan comparisons through GetSmart.com

**Project OLA** (On Line Access): 24-hour online access to Aria and Alliance Bank credit cards; the customers can login and view their account information online. They can make online payments, change their contact information and contact customer service representatives for questions

**Responsibilities**:

* Obtaining a detailed knowledge of the **business** **process** being followed in the project environment.
* **Extracting the business requirements** from the end users keeping in mind their need for the application, and documenting it for the developers.
* Used **TSYS** on the E-Business Platformwhichstrengthening the application position in the card industry providing cardholders with a superior, safer online experience.
* UsedTSYS fraud controlproducts include **TSYS Card Guard**, TSYS Card Guard Real Time Decision, TSYS Notification
* Conducted a budget planning of the project through walkthroughs and meetings involving various leads from Development, QA and Technical Support teams.
* Analyze business requirements and segregated them into Use **Cases** and activity diagrams using Rational Roseaccording to UML methodology thus defining the Data Process Models.
* Prepared Business workflow models that cover "How" business processes are accomplished.
* Various versions of the documents generated during the project were maintained and managed using Rational ClearCase.
* **Tested** the final application for **Usability** testing to verify whether all the User Requirements were catered to by the application.
* Bugs, which would enhance the usability of the application, were logged using **Rational** **ClearQuest**.
* Interacting with the developers on resolving the reported bugs and various technical issues.
* Involved in preparing a simple and detailed **User** **manual** for the application, for an intended novice user.

**Environment: Windows 2000 server, MS Office, Oracle 8i, RUP, UML, Rational Rose, SQL, Win runner, SWOT analysis.**