Sant Shah

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Seeking a position as a Business Analyst in a result- driven work environment where I will have the opportunity of utilizing my experience and knowledge of analyzing business models to meet business objectives, hence ensuring client satisfaction and increased employee productivity.

**Professional Summary**

* Senior Business Analyst with over 7+ years of experience working in the Software Development Industry specializing in requirement management, documentation and project coordination.
* Extensive experience working in Financial services, Real Estate Owned (REO) industry, Retail and Investment banking, Mortgage industry, Mortgage insurance.
* Excellent understanding of Mortgage Loan Process, financial Accounting, Assets, Liabilities, Account Payables, Account Receivables, General Ledgers, Equities, Fixed Income, and Capital Markets.
* Solid understanding of all phases of Software Development Life Cycle (SDLC) methodology (such as requirement, analysis, design, data modeling, business process modeling, implementation and deployment).
* Experience of Private Banking, Commercial Banking, Credit Card Industry, Investment Banking, Asset/Wealth Management, Mortgage Loan Origination Services and Financial Services.
* Highly proficient in MS Excel, Word and PowerPoint, SharePoint, MySQL, SQL Server Oracle Database, MS Project, Axure, Visio and Access.
* Hands-on experience of using the AGILE software development paradigms and Scrum during the project.
* Excellent working knowledge in Project Life Cycle and clear understanding of Project Management.
* Experienced in performing SWOT Analysis, Gap analysis by identifying existing technologies, documenting the enhancements to meet the end-state requirements.
* Data modeling experience in designing and implementing Data Mart and Data Warehouse applications using Erwin.
* Extensive knowledge with Dimensional Data modeling, Star Schema / Snowflakes Schema, Fact and Dimension tables.
* Experience in Data Mining, Data mapping and Data modeling and good understanding of the ETL tools like AB Initio, SSIS and Informatica Power Center.
* Strong Software Development Life Cycle (SDLC) experience using Agile, Rational Unified Process (RUP) and Waterfall Methodologies.
* Knowledge of Six-Sigma oriented methodologies and management practices like Change Management, Asset Management, Knowledge Management, and Enterprise Service Management best practices
* In-depth understanding of the AS-IS and TO-BE business processes and experience in converting user requirements into technical specifications, and signing off the test plans.
* Expertise on tools like Toad, SQL\*Plus, SQL Server Management Studio, Control-M and Erwin.
* Data mapping, logical data modeling, used SQL queries to filter data within the Oracle and Sybase.
* Experience in creating automated reports from SQL and MS Access.
* Conducting feasibility, adaptability study and risk analysis to identify the business critical high-risk areas, and recommending solutions to management.
* Proven excellent communication skills verbal and written, superb people skills and the ability to successfully influence and drive consensus across cross-functional teams.

**Technical Skills**

* **Language:** SQL, HTML, XML, Visual Basic Script
* **Operating Systems:** Rational Suite (Requisite Pro, Rose, Clear Quest, Clear Case), MS Visio, MS Project, MS Access, MS Office Suite
* **Methodologies:** Rational Unified Process, SDLC, Agile, Waterfall Methodology.
* **Testing Tools:** Quality Center, QTP.
* **Defect Tracking Tools:** Rational Clear Quest, Clear Case, Excel
* **Requirements Management tools:** Requisite Pro, Axure, VISIO, and MS Project.
* **RDBMS:** MS Access, SQL Server.
* **Web Technologies:** HTML, SQL.

**Professional Experience**

**Peracon Corporation, Vienna, VA Jan 2014 – Present**

**Sr. Business Analyst**

Peracon Corporation provides full real estate life-cycle, integrated solution to investors, asset managers and brokers worldwide. The project was to implement a comprehensive trading system for asset management business. The system handles the trading of equity, fixed income and derivative for listed and OTC market. It enables its users to simultaneously trade a comprehensive set of securities, track live P&L values and examine exposure to shifting market prices, interest rates, volatility, yield-curve assumptions and other risks.

**Responsibilities**:

* Prepared and analyzed AS IS and TO BE in the existing architecture and performed Gap Analysis and created workflow scenarios, designed new process flows and documented the Business Process and various Business Scenarios and activities of the business from the conceptual to procedural level.
* Gathered business requirements from traders, portfolio managers, hedge fund managers, and risk management group to identify and map detailed current processes and develop functional requirements that supported overall strategy, goals and objectives, and develop and document the BRD and FSD.
* Used Axure Pro RP for GUI based front end prototype and simulation.
* Identified Use cases from the Functional requirements and wrote Use Case Specifications and created business process workflow diagrams (Activity diagrams, Sequence diagrams, Collaboration diagrams) in MS Visio.
* Conducted analysis on Trading Lifecycle in front-office to back office systems and documented with diagrams.
* Worked with developers to develop and document technical specifications of system document.
* Worked with Financial Analysts on Fixed Income Analysis (Pricing, Risk, Yield, Duration, and Recommended Strategy) with Excel to support trading, and reviewed with portfolio manager and traders.
* Assisted Risk Management Group in financial and Risk analysis on calculation of PV, and other key trade metrics (e.g. Breakeven Rate
* Designed User Interface-level wireframes detailing interaction models and user experience using Axure.
* Conducts performance reviews of consumer and real estate loan portfolios by incorporating and analyzing financial data, credit quality data, such as credit risk scores, profitability data and demographic information.
* Worked with end users to define business requirements and needs, performed data validation, drafted procedures for steering committee approval, overseeing the implementation of approved projects and ensured that the project goals are achieved.
* Acted as liaison between management and development team for Requirements and QA testing during the User Acceptance Testing (UAT) phase and involved in user interfaces, requirements and data modeling sessions.
* Prepared Logical Data Models that contains set of diagrams and supporting documents containing the essential business elements, detailed definitions, and descriptions of the relationships between the data elements to analyze and document business data requirements.
* Created user manuals and provided training to business users as part of the change management process.

**Environment**: Agile, UML, Requisite Pro, Rational Rose, Clear Quest, Axure, ETL,Erwin, SQL, Windows XP, MS Office Suite (Word, Excel, Access, Power Point, Outlook), PL SQL, Oracle.

**American Federal Mortgage, Demoins, Iowa March 2011 – Nov 2013**

**Business Analyst**

American Federal Mortgage is a licensed mortgage banker. Since their incorporation in 1986, they have dedicated themselves exclusively to mortgage lending. The objective was to construct a Loan Origination System that automates the entire lending process from origination through funding. It goes far beyond rate quotes and loan applications by automating the most complex, inefficient and labor-intensive aspects of lending; including automated underwriting, customizable workflow, compliance, document preparation management, rule based assignment system, vendor interfaces and customer relationship management. Interfaces to other products and legacy systems including Lending exchange with ability to electronically order/track document services such as appraisal, credit reports, etc. I was involved in another initiative involving the implementation MIMSO standards. The system will enable mortgage lenders, investors, servicers, vendors, borrowers, and other parties to exchange real estate finance-related information and eMortgages more securely, efficiently and economically.

**Responsibilities**:

* Involved understanding the current business process, defining scope of the project along with position statement.
* Met with users and stakeholders to understand the problem domain, gathered customer requirements through surveys, interviews (group and one-on-one) along with JAD sessions.
* Created business use case, functional (FRS) and technical specifications for trading system.
* Helped document the rational and requirements behind the XML architecture that encompasses data origination, secondary market and servicing data for implementing MISMO standards
* Assisted in preparing a data dictionary to provide business definitions and corresponding architecture data element tag names for MISMO
* Worked on Mock up for each story cards to give visual effects using Axure.
* Applied Unified Modeling Language (UML) methodology to create use case diagrams and sequence diagrams in Rational Rose.
* Worked with Risk Management, Mortgage Loan Servicing, and Commercial and Residential mortgage, CMBS, MBS
* Created use-case scenarios and storyboards in MS Word and MS PowerPoint for better visualization of the application.
* Designed the UI (web interface) of the application, along with prototyping.
* Resolved issues and improvised the process to ensure a stable and accurate solution.
* Performed cost-benefit analysis, generated reports for analyzing various investments and their profitability and also for analyzing various lost opportunities due to time delay in investing.
* Worked with financial services as part of support for the application.
* Validated business rules and all artifacts with users, approval and sign off.
* Provided technical and business knowledge to clients.
* Working with the architect, developers on business and technical issues, helping in designing of the system; and testers to ensure all requirements are correctly translated.
* Data mapping, logical data modeling, created class diagrams and ER diagrams and used SQL queries to filter data within the Oracle database.
* Worked with the team on security features: web, encryption, authentication and SSO possibilities.
* Updated and modified progress and resources allocation in MS project for the team.
* Suggested process and product improvements for the application.
* Created test plans, scripts and facilitated user acceptance testing.
* Performed manual front-end testing to check all functionalities of different modules.
* Helped in deployment of portal a venue for the on-line trading application a collaboration bundle solution.
* Identified areas of risks, assessment, monitoring, having security and audit controls in place.
* Ensured that the application met user and management expectations.

**Environment**: MS Visio, MS Project, UML, SQL Server, PL/SQL, Axure, .NET, Clear Case

**Avatar Financial Group, Orlando, FL April 2009 – Feb 2011**

**Business Analyst**

Avatar Financial Group funds real estate loans that don't meet bank standards and for borrowers who don't have time to wait. Avatar is a unique type of hard money lending company that's institutionally funded. The project involved streamlining the paper based mortgage process and giving quick updates to the loan officers and customers. The goal was to enhance the customer experience.

**Responsibilities**:

* Implemented a structured system development methodology with emphasis on RUP Methodology that dramatically improved productivity and reduced errors.
* Created Business Requirement Specifications using Rational Requisite Pro.
* Walkthrough session of Business Requirement Documents (BRD) and Technical Specification (FSD) with technical team.
* Analyzed data to generate information about clients and their attributes like institution, site, and buildings. This data was structured and were pushed into tables.
* Responsible for meetings with users and stakeholders to identify problems, resolve issues and to improve the process to ensure a stable and accurate solution.
* Created exceptions report which were then submitted to project lead and stakeholders on a regular basis.
* Worked with end users to identify business requirements.
* Actively involved in Data Modeling thereby making sure all the data elements were covered that would be required in future reporting. Ensured accuracy of data sent down-stream, and maintained documentation of the process.
* Conducted workflow, Process diagram and GAP analysis to derive requirements for existing systems enhancements.
* Performed testing using Mercury products (Win runner and test director).
* Worked extensively with the QA team for designing Test Plan and Test Cases for the User Acceptance testing (UAT).
* Involved in analysis of Requirement Specifications and planning by formulating Test Strategies, and Test Cases in Test Director 8.0 for the Functional, Integration, Security and smoke testing.

**Environment**: Microsoft Office Suites, MS Outlook, MS Project, ETL, Erwin,MS Visio, Microsoft SQL, SharePoint, and UML.

**Lender Processing Services, Westminster, CO Sep 2007 – March 2009**

**Business Analyst**

Lender Processing Services, Inc. (LPS) is a leading provider of integrated technology and services to the mortgage and real estate industries. LPS offers solutions that span the mortgage continuum, including lead generation, origination, servicing, workflow automation (LPS Desktop®) portfolio retention and default. Approximately 50 percent of all U.S. mortgages by volume are serviced using LPS’ Mortgage Servicing Package (MSP). LPS also offers proprietary mortgage and real estate data and analytics for the mortgage and capital markets industries.

**Responsibilities**

* Interfaced with end users and business owners to examine current work processes and communicated the results to the stakeholders.
* Performed GAP analysis to define gaps between AS-IS and TO-BE processes.
* Used RUP approach to fabricate UML diagrams and use case storyboards.
* Gained valuable Project Management experience working with software development teams and monitored daily tasks using MS Project and MS Excel.
* Developing complex SQL queries using joins, sub queries to test data tables against the source and target and to validate data and verifying referential integrity.
* Prepared technical specification document for the development of Informatica (ETL) mappings to load data into various target tables and defining ETL standards.
* Developed Release Notes, User Manual and Training Manual for the project.
* Created and developed Business Requirement Document (BRD) and Functional Specifications Document (FSD).
* Documented Requirement Traceability Matrix in RequisitePro for traceability of requirements through test cases.
* Gained proficiency in project management skills on MS project while working with PM
* Provided value added suggestions for process improvement to business partners and end users.
* Developed marketing plan to expand brand awareness and market penetration of fixed income products with the help of SWOT Analysis.
* Used Quality Center to manage testing and defect life cycles, and map requirements to test cases. Performed role of administrator for the Quality Center application.

**Environment**: Rational Rose, Microsoft Visio, RUP, XML, Six Sigma, ETL, CMM, MS SQL Server 7.x/2000, MS-Access, MS-Office (Word, Excel, PowerPoint), MS Project