**Summary:**

* Over 6+ years of hands-on experience in **Business Process Modeling**, Mapping, Requirements management using various SDLC methodologies such as **Waterfall, Agile and RUP Processes**. Extensively involved in JAD sessions UML Modeling, Prototype design, Rapid prototyping, RAD and Quality Assurance of client server and web-based systems with focus on Finance, Banking, **Mortgage,** Insuranceand Healthcare.
* 4 years of solid experience in mortgage industries in small investments and large scale investments and house loan and commercial loans with in the period of time using their rate of interest in short term and long term goals.
* Documented process flow of Mortgage Default, Foreclosure and Servicing Guidelines with performing and non-performing loans
* Banking professional with 2+ years of experience as a Deposit Operations Representative; with focus in risk mitigation. Knowledgeable in **Bank Secrecy Act** (BSA) **Anti Money Laundering** (AML) and **Large Currency Transactions** and Court Orders. Analytical, detail oriented with ability to meet deadlines.
* Good understanding of Market Risk, Liquidity Risk, and Credit Risk in the **Trade Life Cycle** and Reporting on Positions.
* Solid understanding of the financial Industry with a focus in **Mutual funds, bonds**.
* Strong experience in (**LOS**) originating a loan vary by loan type, various kinds of loan risk and regulator, lender policy and other factors.
* Expertise in mortgage application and approval process with **end-to-end functionality** that is affordable and easy to use **Loan origination system (LOS).**
* Three years of experience in working with multi-currency Interest Rate Swap products, including in-depth practical knowledge of full trade lifecycle from pre - trade credit check and all aspects of post-execution workflows, particularly involving Buy Side clients and FCMs, i.e. **STP**, confirmations, clearing and regulatory reporting via Market Wire and market risk knowledge of all Buy side, Sell side trade execution workflows- Auto Processing-No touch flow, **BBG -MW** interoperability, **VCON**, Trade division and Netting synchronization- **MSERV** and **LCH**
* Developed Terms of Reference, Project scope, program governance and communication plans, and other documents (**addressing the PMO requirements**) negotiated and updated major stakeholders on the progress. Documented, and charted existing controls and mechanisms that ensured accuracy and compliance of trading (trading book) and market risk legacy data supporting Dodd-Frank and market Risk Compliance reporting
* 3 years of experience with **brokerage Bookkeeping/Trades Processing/Settlement/Custody/ACATS** and Register & Ship system.
* Requirements Identification, Documentation and Management **- BRD**
* Functional and Non-Functional Specifications Identification and Documentation - **FRD**, Supplemental Specifications.
* Hands on work experience with **Waterfall, and Agile software development methodology**
* As a Regulatory system analyst used axiom controller view for the reporting
* Systems analyst with 3 years’ experience in UI/UX front end development familiar with wireframes, map stories, user flows and I do have UI experience in HTML,CSS and JavaScript and designing tools experience Adobe suite tools like Adobe Dreamweaver, Adobe fireworks , Adobe flex, flash professional and Photoshop.
* User Stories, Acceptance Criteria, **Scrum Meeting**, Product Backlog, Backlog Grooming, Sprint Planning, Retrospective.
* Knowledge of **PMBOK** (Project Management Body of Knowledge) and PMI (Project Management Institute)
* Extensive experience in translating business requirements and user expectations into detailed specifications by using various Text formats &**Unified Modeling Language** (UML).
* Experienced with all the phases of **SDLC** throughout the project life cycle in **Rational Unified Process** (RUP) environment and the creation of artifacts and management of various roles specified by **RUP**.
* Experience with **Brokerage Industry**.
* Created Access databases and data mapping document for data stage **ETL** transactions.
* Involved in reviewing test procedures, defining test cases, reviewing and maintaining test scripts, analyzing bugs and **Rational Rose, JIRA, SAGE, User Acceptance Testing** (UAT).
* Team player, **result-oriented**, fast learner, excellent communication skills with strong research capability.
* **New Loan Setup, Payment Application/Remittance, Escrow and Reserve Administration, Collateral Inspection and Monitoring.**
* Strong knowledge of Business Intelligence, **Data Warehousing and Business Architecture**.
* Excellent communication and Presentation skills. Experience working with business users as well as senior management.

**Technical Skills:**

|  |  |
| --- | --- |
| **Languages:** | C++, SQL, Java, C, C#, ASP.Net and VB.Net |
| **Operating Systems:** | Win 95/98/NT/2000, XP, UNIX |
| **Internet Technologies:** | HTML, XML, VB script, Java script,Middleware. |
| **Databases:** | MS SQL Server, MS Access, Oracle 8i |
| **Tools:** | MS office, MS Project, Visio, Rational Rose, axiom tool, tableau, RequisitePro, Rational SODA, Clear case, Clear quest, MS Front Page |
| **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 |

**Professional Experience:**

**TD Ameritrade, New York Apr 2016 – Nov 2017**

**Senior Business Analyst**

**(Mortgage/Banking)**

TD Ameritrade is lineage back its small investments banking firms. Mortgage industries in small investments and large scale investments and house loan (**LOS**) and commercial loans with in the period of time using their rate of interest in short term and long term goals .

Holding Corporation is the owner of TD Ameritrade Inc. Services offered include common and preferred stocks trades, mutual funds, lending, and cash management services.

It’s a replacement existing standards and procedures to comply with **ODPS** standards. Implemented new **Critical Security Control** (CSC) aspects to make comply with **ODM/JFS** Standards . Involved in (**LOS**) analysis, design, development, implementation, Project management .

**Responsibilities:**

* Documented system requirements and business requirements and created **Requirement Traceability Matrix (RTM)**
* Involved in **loan originating system** (**LOS**) originating a loan vary by loan type, various kinds of loan risk and regulator, lender policy and other factors.
* Involved in Requirements Gathering from user groups and analyzed workflows and UI screen dynamics
* Involved in **GAP** analysis in the identification of business rules, business and system process flows, requirements and assumptions and **Rational Rose, JIRA, SAGE**
* Created scope/Vision documents and prioritized all the business aspects.
* Applied project management techniques to define project scope, gather and document requirements, communicate requirements to developer, identify the solution, process change requests, and verify fulfillment of business requirements.
* Assisted DOT for proposal writing, Prof of concepts through RFP
* Analyzed state agency budgets, financial structure, and budget requests
* Performed fiscal, statistical, and other studies and analyses of key aspects of agency for budget
* budgets, such as organizational staffing or grant-making activities
* Worked with reconciliation team to identify problems in current Invoice system and reporting’s.
* Defined and resolved multiple application errors and test system enhancements.
* Created functional requirement documentation, use cases.
* Facilitated and attended JAD (Joint Application Development) sessions.
* Provided the IS Developer business solution requirements for application enhancements.
* Prepared and compiled workflows through various process flow diagrams using VISIO.
* Provided helpdesk, systems support, and service to client.
* Managed and supported client projects; annual enrollments, version updates, upgrades, periodic and adhoc requests.

**Environment:** Rational Requisite Pro, iRise, ITIL ,ARS 7.0, BMC Remedy , SOAP, HTML,XSD, XML, JavaScript,J2EE, Agile, Data flux, Rational Rose, JIRA, SAGE, SAP, RUP, MS Word, MS Excel, MS PowerPoint, MS-Project, MS SharePoint , Crystal Reports, Axure, MS Visio

**State Government of Ohio Feb 2014 – Mar 2016**

**Division of Governors Office**

**Department of ODM/ODT**

**Business Analyst**

**(Insurance/Transportation)**

Enterprise Business Analyst in department of Governors office for CSO (Chief Security Officer) & DOT. This project is majorly to implement a 3- tired architecture for dealer licensing systems, proof of insurance filing, Invoice systems, Transcript logging for special plates and refund systems. It’s a replacement existing standards and procedures to comply with ODPS standards. Implemented new Critical Security Control (CSC) aspects to make comply with ODM/JFS Standards . Involved in analysis, design, development, implementation, Project management .

* Documented system requirements for the Department of Licensing application, CSC requirements and created Requirement Traceability Matrix (RTM)
* Involved in system analysis to create
* Involved in Requirements Gathering from user groups and analyzed workflows and UI screen dynamics
* Involved in GAP analysis in the identification of business rules, business and system process flows, requirements and assumptions
* Created scope/Vision documents and prioritized all the business aspects.
* Applied project management techniques to define project scope, gather and document requirements, communicate requirements to developer, identify the solution, process change requests, and verify fulfillment of business requirements.
* Assisted DOT for proposal writing, Prof of concepts through RFP
* Developed designs and strategies for business rules and address problems including configuration of ILOG Rules.
* Responded to incoming queries and doubts of customers relating to designing and software configuration practices.
* Conducted training sessions for internal technical teams regarding ILOG, JRules and related limitations.
* Implemented procedures for testing of application code through ILOG JRules.
* Maintained detailed technical documentation relating to development assignments using ILOG JRules.
* Worked with reconciliation team to identify problems in current Invoice system and reporting’s.
* Defined and resolved multiple application errors and test system enhancements.
* Created functional requirement documentation, use cases.
* Facilitated and attended JAD (Joint Application Development) sessions.
* Provided the IS Developer business solution requirements for application enhancements.
* Prepared and compiled workflows through various process flow diagrams, swim lane diagrams using VISIO.
* Provided helpdesk, systems support, and service to client.
* Managed and supported client projects; annual enrollments, version updates, upgrades, periodic and adhoc requests.

**Environment:** Rational Requisite Pro, iRise, ITIL ,ARS 7.0, BMC Remedy , SOAP, HTML, XSD, XML, JavaScript, J2EE, Agile, Data flux, Rational Rose, JIRA, SAGE, SAP, RUP, MS Word, MS Excel, MS PowerPoint, MS-Project, MS SharePoint , Crystal Reports, Axure, MS Visio.

**MVP HealthCare, Schenectady, NY May 11 – Jan 2014**

**Business Analyst**

MVP HealthCare is a leading insurance organization that caters to the health insurance needs of the residents in NY. Worked on all HIPAA transactions . FACETS have been widely used across their network for the claim adjudication, claim processing and Provider Management. The National Provider Identifier Project’s objective is to comply with the mandate that effective with the federal compliance date, all Providers who conduct electronic business via HIPAA Transactions with Mercy Health will be required to obtain and use an NPI. I was also involved in integration of FACETS with legacy and thirty party vendor applications.

**Responsibilities:**

* Conducted user interviews at both in-house and client locations, gathering and analyzing requirements using Requisite Pro and Requisite Web
* Extensively used Agile Methodology in the process of the project management based on SDLC.
* Designed and developed Use Cases, Activity Diagrams, Sequence Diagrams, Object Oriented Design (OOD) using UML
* Gathered and documented Business Requirements, created Functional specifications and translated them into Software Requirement Specifications.
* Worked on Claims Processing and Claims Scrubbing in HMO,PPO ,Medicaid and Medicare.
* Performed Gap analysis by identifying existing technologies, documenting the enhancements to meet the end state requirements
* Responsible for analyzing the needs of the business and its customers, ACA compliance and coming up with learning solutions to business challenges due to ACA.
* Responsible for architecting integrated HIPAA, Medicare solutions, Facets.
* Identify Member, Provider, Coverage, Medicare, and Medicaid.
* Developed test cases and test scripts and assisted Quality Assurance activities, with system integration testing and user acceptance testing (UAT), developing and maintaining quality procedures and ensuring that appropriate documentation is in place.
* Worked With HIPAA compliant ANSI X12 837 formats for both professional claims and institutional claims.
* Assisted in implementing DF/x or specifications that the design team had to meet and include in the RFQ to the ODM of the product.
* Managed, prioritized, scheduled and implemented all the raised issues for a portfolio of business units (BU) that use customized Pega workflows.
* Gathered source metadata definitions from legacy systems.
* Analyzed the mainframe reports for member/eligibility/claims and mapped the fields with FACETS batch jobs and reports.
* Involved in claim adjudication process of FACETS application.
* Used Trizetto Product NetworX Pricer and the terms used in the Pricer.
* Interacted with Subject Matter Experts (SME), claimers, customers; Conducted detailed interviews with them, recorded the requirements, and reviewed the gathered requirement by both technical and business people.
* Strong experience in operations, healthcare, information technology, health insurance, legislative and regulatory affairs, marketing, Medicaid Management Information Systems (MMIS), project management and quality assurance.
* Responsible for identifying and documenting business rules and creating detailed Use Cases
* Participated in the process of internal and external auditing activities and developed timelines for project delivery, and managed projects and resources to successful completion
* Participated in frequent Agile team meetings (Scrum planning, daily stand-ups, retrospectives) to provide UX input and guidance to an Agile product development process.
* Experience working with Health Care Client Server Product TRIZETTO FACETS
* Involved in data dictionary management, extraction, transformation and loading (ETL) of data from various sources. Participated in ETL requirements process during data transition from source systems to target systems
* Defined, developed specs for federal reporting specific to Medicare Advantage
* Involved in Data Analysis & Mapping to track all data elements used in the application from the user interface through different interfaces to the target databases in which they are stored.
* Developed tables, Views, Stored Procedures and Triggers using SQL Scripting
* Established Inner Join, Outer Join and created Indexes whenever necessary
* Writing Complex SQL queries and optimizing SQL Queries.
* Documented Medicare claims processing.
* Responsible for working with the State to review and modify process flows to increase productivity and effectively utilize FACETS features not provided by the legacy systems.
* Responsible to meet the information demands of our business users by delivering timely, accurate, meaningful and standardized data and reporting
* Participated in creating logical and physical data models, their enhancement. Based on the data models, worked with business architect, to create the software solution models.
* Helped in creating of Data-Mapping best practices document including visual processes and trained team members on Data Mapping process and tools.

**Environment:** Windows, MS Project, MS Office MS Visio, PEGA, SQL, MMIS, Facets, Oracle, Informatica, Autosys, Quality Center.