# Yuvraj C.

**Sr. Business Analyst**

**Self-Introduction:** <https://youtu.be/LhBpvWtzDeg>

**PROFESSIONAL SUMMARY:**

* Analytical technical astute professional with over 8 years of IT industry experience as a **Business Analyst and Portfolio Analysis** with proven ability to work in different circumstances and scenarios with self-organizing and cross-functional teams in **Banking and Finance sectors.**
* **Self-Motivated and Objective driven professional** with **excellent communication and Interpersonal Skills** with a sound understanding of **customer centric and technical excellence**.
* Highly experienced in various areas of **Investment Banking, Portfolio Management, Wealth Management, Fixed Income, FX and Collateral Management Trading Life Cycle, Stocks, Futures and Options, Hedging, OTC derivatives, Equity Research, Mutual Funds, Securities trading** and **Commodities**.
* Extensive experience in **Business Modeling**, **Business Process Reengineering**, **Business process improvements**, **Historical Data Reports Analysis** and **Project Plan setup** along with plan configuration with customers.
* Extensive experience in working with Software Development Life Cycle **(SDLC)** processes including **Requirement Elicitation, Analysis, Design, Development, Testing, Operations, Disposition and Change Management. Very Strong experience with order management systems Bloomberg AIM and Aladdin.**
* Very strong in using **Excel API tools for Bloomberg market** and **reference** **data**.
* Experience in implementing the **BlackRock** **Aladdin** modules like **Green Package, Security Master, Trade Entry and order management.**
* Expertise in designing the **ETL around Aladdin, Bloomberg AIM, Eagle Pace** and **accounting** **systems**
* Strong knowledge of methodologies such as **Waterfall, Scrum**, **Hybrid (Waterfall-Scrum),** **SAFe 4.0**
* Experience in managing requirements and slicing User Stories using Vertical (Agile) and Horizontal slicing.
* Hands on experience with tools for Project Management activities like **budgeting, setting timelines, creating** **WBS** and **forecasting** using tools like **MS Project.**
* Conducted **Impact Analysis**, **Cost Benefit Analysis**, **GAP analysis**, **Root Cause Analysis, Feasibility Study, As-Is** and **To-Be business analysis**, **Risk Analysis**, **SWOT analysis, Post Implementation reviews** and **Force Field Analysis**.
* Experience in eliciting Business Requirements with various techniques: **Joint Application Development (JAD),** **Observation, Interviews, Document Analysis, Prototyping, Interface Analysis, conducting Survey.**
* Proven expertise in creating Business Requirement Document **(BRD)**, Use-Cases, Requirements Traceability Matrix **(RTM),** System Requirement Specification **(SRS)** and Test Requirement Document **(TRD).**
* Involved in creating Responsible, Accountable, Consulted and Informed Matrix **(RACI)** for role participation.
* Adept at handling organizational and team conflicts through effective Conflict Management and Conflict Resolution methods and effective at implementing Change/Configuration Management using Change Request Forms/ logs.
* Experience in **Data Integration** using **Enterprise Service Bus - MuleSoft (Mule ESB)** and **Oracle Service Bus** **(OSB).**
* Extensively used **SQL** queries using joins, unions, group by, order by and aggregate functions to extract data from different data sources and to perform **DDL (Data defining language**) operations to create, read, update and delete **(CRUD)** the data in the database for **data manipulation/calculations** & **data analysis operations.**
* Worthy understanding of concepts like **Data warehousing, data structures, Schemas, Data Marts, Data-Entity** **Relationships** and **User Administration**. Worked with data warehouses for migrating data from **OLTP’s to OLAP** cube using **ETL tools** such as **Informatica power center** and **SSIS**.
* Involved in selecting, filtering and abstracting big datasets by transferring to a size manageable for analytics.
* Collaborated in various types of testing like Functional **(Black-Box) testing, End to End Testing, Regression Testing**, and User Acceptance Testing **(UAT)**. Involved in Smoke Testing, Sanity Testing Expertise in developing Test plans, Test case and Test procedures in manual and automated test environments.

**Domain Knowledge:**

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| --- | --- |
| **Finance** | Portfolio Management, Wealth Management, Asset Allocation, Mortgage operations, Credit Risk, Financial Instruments, Anti Money Laundering, **Equities** (Stocks, ETF, Equity Linked Notes), **Fixed Income** (Bonds, T-Notes, Convertibles, T-Bonds), **Derivatives and Swaps** (Options, Futures, Forwards), **FX** (FX Options, FX Futures, Currency Swaps, Currency Forwards, **Money Market Instruments** (T-Bills, Commercial Paper, Repos), and **Mutual Funds** |
| **Risk and Compliance** | Operational Risk, Market Risk, BASEL, DODD-FRANK, SOX, Bank Secrecy Act, Credit Risk, PCI, SEC Regulation |

**Technical Skills:**

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| --- | --- |
| **Modeling Tools** | Rational Rose, MS Visio, Mule ESB (Mule Runtime Engine) |
| **Business Skills** | Change Management, Impact Analysis, JAD Sessions, SWOT analysis, Project Planning, Project Scheduling, Project Budgeting, Cost Benefit Analysis, Root Cause Analysis |
| **Requirement Management** | MS Office, Version-One, HP ALM, Blue Print |
| **Project Management Tools/ Methodology** | MS-Project, TFS, Rally, Scrum, Waterfall, SAFe, Kanban, XP |
| **Testing Tools** | HP QC v10.0, HP ALM V11.5, Cucumber, Selenium, Jenkins |
| **Financial tools** | MS Excel, Bloomberg B Pipe, Reuters Eikon, Hyperion |
| **ETL Tools** | Informatica Power Centre, IDQ and data discovery, Data Stage, (SSDT-BI), Oracle Warehouse Builder, |
| **Reporting tools** | Tableau Desktop, IBM Cognos, MS Office Suite, Spotfire, OBIEE |
| **Databases** | MySQL, MS Access, Oracle DB |

**PROFESSIONAL EXPERIENCE:**

**Citi Group, Warren NJ March 2016 – Present**

**Sr. Business Analyst**

**Portfolio Optimization System**

The project aimed at **enhancing** the **target date funds automation system**. The system is **designed** to **improve**

the ‘**Do-it- for-me solution’** based on analysis of **multiple** **funds** with different **investment** **strategies** by comparing **performance** **parameters**. The product helps to manage the **investment** **mix** **based** on a defined **investment strategy** and **asset allocation** that changes over time based on a **pre-determined investment** horizon.

**Roles and Responsibilities:**

* Interacted with stakeholders to identify business needs and elicit requirements using elicitation techniques such as **JAD sessions**, **Functional Decomposition**, **Interviews** and **Questionnaire**.
* Involved in creating **wireframes**, **mock-up screens, Data flow diagrams, use case diagrams**, **sequence** **diagrams** and **Activity diagrams** for **To-Be system**, and **Reporting UIs** using **MS Visio.**
* Gained knowledge about federal securities laws and regulations like **SEC, SIPC and FINRA** and **BASEL** norms.
* Gained strong knowledge of various asset classes like equities, fixed income, derivatives and commodities.
* Responsible for creation of **ER** diagrams **like Conceptual** and **Logical diagrams** and Collaborated with database developer in developing **physical diagram** for Knowledge Center.
* Extensively used **Infor EAM** for **asset management** and service **lifecycle management.**
* Collaborated with business leaders and the IT department to set up **ITIL** to ensure best practices.
* Utilized proprietary **CRM** and **Lifeview** platforms to track/report client status, identify investor risk/return profile and goals, develop asset allocation and tax-efficient investing strategy for 401(K), IRA and other retirement accounts, create what-if scenarios and develop and propose comprehensive solutions.
* Utilized **ThomsonOne**, **Morningstar**, **NumXL** and **S&P** applications to monitor markets and positions, model and analyze risks and performance of managers, and to construct and update portfolios.
* Created **SQL** queries to perform **Data Analysis**, compare data provided from various groups.
* Created Business Requirements Document **(BRD)**, **Use Cases**, Software Requirements Specification **(SRS)** to incorporate **functional, non-functional, GUI Requirements, Data Requirements, Use Case Model** and **RTM**.
* Performed **Root Cause analysis** to identify **data quality** problems and historical trends.
* Performed **data profiling** to identify **inaccuracy in Data** along with preparation of **Data Mapping document** to migrate data from **legacy system** to the new **data warehouse.**
* Worked on **integration of data** from various sourceslike **SQL, Excel, Access and so on.**
* Responsible for creating **SOP’s** and **training materials post implementation.**
* Assisted in **design review meetings** to make sure all the requirements are covered in the development.
* Understood different **business processes** and created **process flow diagrams.**
* Carried out research to **understand various APIs** in the market and select **the best API** for the project.
* Worked closely with **PMO** to manage **Project Lifecycle**, create **budgets**, **forecasts**, **timelines** and **WBS** using **MS** **Project** and continuously **monitored progress** and provided **updates**.
* Coached my scrum teams to be **self-organizing**, **transparent**, **cross-functional** and **accountable**.
* Organized multiple team building activities to improve the team’s morale and productivity.
* Checked the format, used **XSD files** to validate the **XML** for **Well-formed ness** as well as **validity**.
* Differentiated Client side and server-side validation components to ensure these components defined rules.
* Made a UI checklist to ensure view provided easy usability, navigation, content and design (Look and Feel)

**Environment: - Apache Hadoop, HDFS, Apache Hive, Impala, Kafka, Xignite APIs, Java Spring 4.1, Persistence, Hibernate, HTML 5, CSS3, jQuery 1.11, Kendo UI, AngularJS 1.x, SASS, Oracle 11G/R2, Altova XMLSpy, RALLY, AJAX, Documentum, Microsoft Office, Informatica IDQ, Informatica Power Center**

**Bank of America, Pennington NJ January 2015 – February 2016**

**Business Analyst**

**Anti-Money Laundering System**

As BofA AML Business Analyst the scope of my project was to develop **Anti-Money laundering surveillance system** that provided **AML solutions** as a part of compliance and **Legal division** as well as **assisted in BofA Anti**-**Money Laundering Program**. The system could analyze transaction data based on a group that may include at least one of peer comparison, expected level of activity and **debit/credit flow through**. The system also helped to generate an alert in response to one or more **predetermined** results from the analyzing.

**Roles and Responsibilities:**

* Conducted multiple **Interviews, Brainstorming, Requirements Workshop and JAD sessions** with business **owners, development teams, SAS analysts, DB admins, financial analysts** and **SME’s** to elicit requirements regarding **scenarios**, business rules, **compliance** & **regulations**, and reporting requirements.
* Generate **OLAP** strategy to understand nature of the Business and Its **Impact**.
* Involved in business process reengineering (**BPR**) by conducting **Process modelling, SWOT analysis, Document analysis**, and **GAP analysis** to analyze **As-Is** business process and the **To-Be** system.
* Learned more about the regulations involved such as Financial Crimes Enforcement Network (**FinCEN**), Know Your Customer (**KYC**), Bank Secrecy Act (**BSA**), and Anti-Money Laundering (**AML**) compliance procedures.
* Created Business Requirement document (**BRD**) to incorporate high-level business requirements, and Software Requirements Specification (**SRS**) for functional, non-functional, Data, and GUI requirements.
* Involved in creating **wireframes, mock-up screens, Data flow diagrams, use case diagrams, sequence diagrams** and **Activity diagrams** for **To-Be** system, and **Reporting UIs** using **MS Visio**.
* Responsible for identifying **data sources** from internal systems, external systems, silos on legacy systems, third party systems, social media, clickstream for the Enterprise Data Hub (**EDH**) using Cloudera.
* Identified and defined Data sources and conducted **Data profiling, Data cleansing, and Data enrichment.**
* Performed **root cause analysis** to identify **data quality problems**, and **historical trends.**
* Involved in **Data Integration** using **Enterprise Service Bus - MuleSoft (Mule ESB)**
* Elicited and documented requirements for **data optimization and packaged data management schema** for the consumption of **SAS Analytics engine.**
* Responsible for creation of **ER diagrams** like **Conceptual and Logical diagrams** and Collaborated with database developer in developing **physical diagram** for **Knowledge Center** that stores Alerts.
* Elicited and documented **Risk Scenarios** for **Alerts and Risk factors** for each Alert with the **SMEs and Users.**
* Elicited requirements for Business rules such as Routing rules and Suppression rules for Alerts
* Assisted the team in defining the **migration** **approach** and method for the **MuleSoft** implementation which drove the required architecture, design and framework.
* Worked closely with UI team in developing the web application, **XML** documents and validated **XML**, **HTML** and **Java Script**. Assisted Web services team in designing **REST** services and configuring **WSDL**.
* Designing **Mule flow** in a SOA environment with **Mule ESB.**
* Checked the format, used **XSD** files to validate the **XML** for Well-formedness as well as validity.
* Involved in validation of **HTTP** requests and response of **UI server, Web server** by using **stubs**, also validated the **Serialization** and **Parsing** of **XML documents** and **JSON** documents at each tier.
* Involved in validating the web application, built by using **AJAX, Java Script, bootstrap using AppDynamics.**
* Used **Anypoint Studio** to connect the API to backend applications and services.
* Assisted in preparation of **UAT** **test plan, Test Cases, Testing Cycle schedules, Test Scenarios** and implemented them with QA team.

**Environment: Scrum Agile, Informatica Power Center, MS Visio, MS Project, MS office, UML, , Money Laundering, SQL version 2014, TFS, Kanban, Tableau Desktop, mule ESB, MS Office Suite (MS word, MS Excel, PowerPoint), MS Project, Rally, Documentum**

**First Niagara, Pittsburgh PA October 2013 - December 2014**

**Business Analyst**

**Collateral Management System**

The scope of the project was to enhance the existing **Collateral Management System**, so that the new system can automatically determine the optimal collateral holdings in compliance with **CSA agreements** and dynamically reallocate the **collateral holdings** as time progresses. The new system increased the financial institution’s the **Straight Through Processing** (**STP**) and **liquidity coverage ratio** by allocating and reallocating portions of its **collateral portfolio** to counterparties based on an optimization model.

**Roles and Responsibilities:**

* Implemented Waterfall- Scrum Hybrid Methodology for the development of the application and **facilitated sprints** and **daily stand up meetings**.
* Elicited business requirements by participating in **JAD sessions**, conducting **Interview sessions with business users** and stakeholders, conducting sessions and consulting existing systems documents.
* Used document analysis to understand the **AS-IS process** and developed **TO-BE** process using **GAP Analysis**.
* Designed the **Use Case Diagrams** and coordinated with multiple resources in creation of **Activity Diagrams** and **Sequence Diagrams**.
* Worked on **TFS** for **bug tracking, issue tracking** and **project management functions**.
* Coordinated with the development team to better define the functionalities of **UI** on **front end and back end** application programming interface (**API**).
* **Incorporated and** **coached** teams on the importance of **Continuous Integration**, **ATDD** and **Continuous testing**.
* Worked closely with **Product management** and **Program manager** in designing the **change management** plan and analyzed impact, incorporated feedback from business focus groups at each phase.
* Collaborated with **Portfolio manager**, **Portfolio Management** to revise **User Acceptance criteria** and change management plan by **integrating** the insights from focus groups and impact analysis.
* Used **Tableau** and OBIEE for interactive dashboarding and reporting.
* Worked on implementation of **Aladdin Green Package and Bloomberg interfaces**.
* Hands on Experience in development of **Reports and Dashboard** in **Tableau Desktop and OBIEE**
* Created **aggregates, hierarchies, charts, filters, quick filters, table calculations, trend lines** calculated measures.
* Created Customized and **interactive dashboards** using multiple data sources.
* Worked on the development of **Dashboard reports** for the **KPI’s** for the top management.
* Created **data reconciliation framework** by working with **internal systems and external custodians**.
* Authored **data governance policies, procedures and other artefacts**.
* Worked **multiple investment asset classes** like **Equity, Fixed Income, FX and Derivatives.**
* Created metadata/glossary on various investment data domains like **Reference data, Pricing, ratings and operational data.**
* Creating data requirements for the feeds between **Trading, Accounting, performance and data warehouse systems.**

**Environment: Waterfall-Scrum hybrid, TFS, MS Visio, UModel, Selenium, Informatica Power Center, Tableau, OBIEE, MS (Word, Excel, PowerPoint, Access), Java, REST API, AJAX, HTML5, CSS3, JQuery, Java Script, JBoss Enterprise SOA Platform, JDBC, Oracle, JSON, WADL, WAQL, XML, JSF Frameworks and XQuery.**

BANK OF INDIA, Mumbai, India March 2012 – September 2013

**Business Analyst**

**Credit Card Transactions**

The project deals with the credit card transaction authorization based on mobile number and location from where the transaction took place. The system would be able to verify the registered number and location with the transaction details and would approve it accordingly.

**Roles and Responsibilities:**

* Actively Involved in Pre-Analysis of project with **SME** (Subject Matter Experts) and **Developers**
* Conducted **Gap analysis** for ‘**As-in’** and **To-be** of the process to identify and validate requirements.
* Participating **JAD sessions** with SME’s and multiple teams for requirement gathering and refinement.
* Analyzed the gathered requirement and reviewed Business **Requirement Document** (BRD)/**Functional Specification Document** (FSD) as well as created **System Requirement Specification** (**SRS**) document to describe all data, functional and behavioral requirement of the system.
* Used **Documentum** extensively for **content** **management** and **document** **management**.
* **Monitored system** and application changes that had a direct or indirect impact upon **SWIFT Services.**
* **Forecasted** **system demands** and **collaborated** with the **SWIFT Technical** **support** **team** to recommend expansion and reconfiguration.
* Conducted **post implementation interviews** with **stakeholders** and reported findings.
* Wrote Use Case and built **Use Case Diagram/ Activity Diagram** using **MS Visio**.
* Created **Requirement Traceability matrix** (RTM) using **HP QC** tool.
* Collaborated with business leaders and the IT department to set up **ITIL** to ensure best practices.
* Used **TFS** for allotting task and **issue tracking, user story management** and **requirement traceability.**
* Worked with **QA team** for designing **Test Plan** and **Test Cases** for **UAT** and **regression testing.**
* **Tableau** and **OBIEE** was used as a data visualization tool to communicate information clearly and efficiently via the statistical graphics, plots, information graphics, tables, and charts selected throughout the project

**Environment: Scrum-Waterfall Hybrid, Wireframes, SQL Server, MS Word, MS Excel, MS PowerPoint, and MS Visio, GAP Analysis, HP QC, UAT Testing, Documentum, ASP.net, Tableau, OBIEE, Ajax, XML, Web Server.**

**AXIS BANK, Mumbai, India October 2010 – February 2012**

**Sr. Financial Risk Analyst**

**Net Banking Application**

Axis Bank company offers a wide range of banking products and **financial services** to corporate and retail customers through its **specialized subsidiaries** in the areas of investment banking, venture capital and asset management. The project was about developing an **Online Banking Application** that will help customers accessing their savings account, checking account, and **credit card** account via Internet.

**Roles and Responsibilities:**

* Interacted with the customers and internal stakeholders to gather user requirements and their expectations from the system.
* Involved in analyzing **Business Requirements** and developing **System Specifications**.
* Analyzed monthly/quarterly performance against plans and forecast and recommended corrective actions.
* Worked on the implementation of **SWIFT** messaging for transaction processing.
* Did rigorous load testing using **Load Runner**.
* Assessed business priorities, and advised business units on risks and **Cost-Benefit** analysis.
* Used **Rational Rose** to generate various **UML Diagrams.**
* Organized cross training of team members and users to become more responsive.
* Participated in the development and preparation of the **Test Plan** with the testing team as well as ensuring testability, reliability, usability, maintainability and performance of the application.
* Involved in incident reporting and change and configuration management procedures using **Clear Case.**
* Ensured that the modifications suggested by the users were incorporated into the application.
* Formed a bridge between the Project Manager and different teams with effective presentations.

**Environment: Load Runner, UML, Clear Case, MS Access, MS Office, ASP, SQL Server, Visual Studio, SDLC**.

**State Bank of India, Mumbai, India June 2009 – September 2010**

**Portfolio Analyst**

**Enterprise Reporting System**

SBI Capital Market is amongst the oldest players in Indian Capital Markets, offering Investment Banking Services. The project was to build an Enterprise Reporting System to support Portfolio Management and performance analysis of credit card system.

**Roles & Responsibilities:**

* Facilitated meeting and arranged **JAD sessions** with business users for requirement gathering.
* Served as a **liaison** between **business team** and the **project team** by assisting the business in identifying, understanding and documenting their business needs.
* Assisted in gathering requirements for the **GUI (Graphical User Interface)** Screens and designing.
* Created **use** **cases** and designed **use case diagrams** class, **sequence diagrams** and **activity diagrams**.
* Responsible for preparing **Software Requirement Specifications (SRS**) and **Functional Requirements**
* Conducted Project related Presentations.

**Environment: Waterfall, MS Office, MS EXCEL, MS ACCESS, Load runner, windows 2000, clear case, UML and Bugzillla.**

**EDUCATION**

**Bachelor of Commerce (Accounting & Finance)**