**Professional Summary:**

* Results-driven, detail-oriented and well qualified Business Analyst with 8 years of experience in **Banking** and **Finance** Domain.
* Proficient in **Business Requirements Elicitation**, Data, Analyzing and Translating requirements into Specifications across different functions and Application Design.
* Well versed with SDLC methodologies - **Waterfall Model, Agile- Scrum**.
* Created Business Requirements documents **(BRD)**, Use-Case Specifications and System Requirements Specifications **(SRS)**, Functional Requirements Document **(FRD)**,Non-Functional Requirements Document **(NFRD)** accompanied by active participation in discovery sessions, interviews, document-reviews with customers.
* Elicited requirements using techniques like **Interviews, Brainstorming, Focus Group, Document Analysis, JAD sessions and Survey/Questionnaires.**
* Conducted **GAP analysis**, User Acceptance Testing (**UAT**), **SWOT analysis, Cost benefit analysis**and**ROI analysis**.
* Experience in managing and implementing **Business process modeling (BPM)** and requirement management in large financial systems
* Decomposed Functional requirements to User Stories to meet **INVEST** criteria and then helped in prioritizing user stories using various prioritization techniques like **MoSCoW and Kano Model.**
* Assisted product owner in the prioritization of **Product Backlog Items (PBIs)** using Business Value, **MOSCOW** technique and assisted the team in breaking down **EPICS** into **user stories.**
* Assisted Product Owner in creating **Acceptance Criteria and Definition of done** for requirements. Used Planning Poker for estimation of user stories.
* Proficient in using **MS Visio** and **UML** for generating **Use Cases, Class Diagrams, Sequence Diagrams, Activity Diagrams** and **Collaboration Diagrams** with workflows and **Unified Modeling Language (UML)**.
* Experience in tracing requirements throughout development life cycle by creating **Requirement Traceability Matrix (RTM)** using MS Excel & tools like JIRA.
* Performed Various **SQL queries** using joins, unions, outer joins, group by and aggregate functions to extract data from databases (SQL Server) for timely reporting and Validation.
* Created **Test Plan** and executing **Test Cases** based on Design document and User Requirement document for testing purposes reports in Business Objects.
* Experience in coordinating **UAT** by developing **Test plan**, **UAT test Scenarios**, **Testcases**, **Test data** to be used in testing based on business and user requirement
* Experience in creating **“AS IS”** and **“To BE”** business process.
* Extensive experience in analyzing and documenting business requirements and system functional specifications including **Use Cases**, **Data** and **GAP Analysis**.
* Good Knowledge and application of **U.S. GAAP**
* Experience in evaluating and documenting internal controls, preparing narratives, performing risk assessment and analysis.
* Experienced in **Financial Budgeting**, Analysis and Forecasting including expense report preparation.
* Experience in conducting Joint Application Development **(JAD)** and Rapid Application Development **(RAD)** sessions.
* Proficient in Microsoft suite of products including MS Word, MS Excel, MS PowerPoint and MS Visio.
* Expertise in the role of **Scrum Master**, facilitating/organizing daily scrum sessions, **sprint planning** meeting and sprint review meeting and preparing/analyzing burn down charts.
* Good understanding of **AGILE**, **RUP** methodology.
* Sound knowledge about enterprise planning and budgeting, cost management.
* Expert in Banking Operations and systems global banking regulatory standards **Basel IIBasel III** banking transactions and products system to system data flow on banking events
* Experienced in **Liquidity Risk Management, Liquidity Ratio Analysis**, and **Basel Regulatory Standards**

**Technical Skills:**

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| --- | --- |
| **BI Reporting Tools** | Business Objects, Informatica Power Analyzer, Cognos |
| **ETL Tools** | Informatica Power Center, IBM Data stage |
| **Data Modeling Tool** | ERwin |
| **Databases** | Oracle, Sybase |
| **Requirements Mgmt Tool** | Rational RequisitePro, MS Visio |
| **Languages** | Java, SQL, PL/SQL, Basic Shell Scripting |
| **Client Side Programming** | HTML, JavaScript |
| **Web servers** | Tomcat Web Server, JSWDK |
| **Other Tools** | JBuilder, TOAD, SQL Navigator, VSS, Star Team, Mercury Test Director, Peregrine ServiceCenter, ClearQuest Web |
| **OS** | Win9x/NT/2K/XP/Vista, Unix |
| **Methodologies/Framework** | Waterfall,Agile,scrum |
| **Business Analysis tools** | Jira |
| **Modeling tools** | Balsamiq,Wireframe, Microsoft Visio |
| **Operating Systems** | Windows |

**Professional Experience:**

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| **UBS Investment Bank, Stamford, CT Nov 2019 to till dateSr.Business Analyst** |

**Description:**UBS is an Investment Bank and this project is on fixed income Performance Attribution System (FIPA) which was developed specifically to support Wealth Management Groups to provide most valuable advisory services to clients on Asset Projections, Private Equity, Portfolio Rebalancing, Global Investment Holdings, and Mobile Banking, Derivative securities, Liquidity needs and future goals. I worked on the internal e-business application which allows registered customers to check quotes, and perform other insurance related tasks online.

**Responsibilities:**

* Gathered requirements through interviews, meetings, and existing documentation and conducted UAT.
* Worked on different projects on **Retail Banking** solution included Core Banking and Payments solutions to automate entire range of banking products including **savings, checking, overdraft and deposit accounts lending products and transactional services including trade finance, remittance**
* Involved in gathering requirements for Mobile Application (IOS and Android app)
* Set up meetings, conducted Walkthroughs, **JAD sessions** with Management, **SMEs** (Subject Matter Experts), vendors, users and other stakeholders to resolve open and pending issues and to develop specifications.
* Analyzed and managed projects for a large investment company to deliver information to customer's wireless devices including cell phones, pagers, mobile intranet devices and other internet applications.
* Managed server to server project to deliver additional monitoring tools for support of server to server alerts sent to client investment companies
* Produced **Use Case**, **UML Charts** and **diagrams**. Assisting in developing object models from the **functional requirements** and architecture using **UML methodologies** and **RUP Methodology**.
* Participate in discussions and team meetings for improving the efficiency for data conversion and global template solution. Training end users for using the **Workday HRIS** system through workshops.
* Design and development of major **“Dash Board”** software application.
* Identified internal and external system requirements, design and configuration set-up, also created User Documentation and conducted training classes.
* Developed a new Credit Card application which was all automated and replacing existing system
* Wrote Test Cases in MS Excel for user registration, access to training material, and activity log-in, reviewed the test cases and finalized. Responsible for defining and designing commercial lending loan approval process which resulted in data collection and analysis compliance
* Developed **UML Use-Cases** and **Use-Case diagrams** after accessing the status and scope of the project and understanding the business processes using **Rational Rose**. Facilitated Joint Requirement Planning **JRP sessions** with **SME's** in understanding the Requirements pertaining to Loan Origination to Loan Processing.
* Integrated **Requisite Pro** with **Rational Rose** to provide all teams visibility and maintain traceability among requirements, **use cases** and **change requests**.
* Managed all the requirements effectively and made them available to all team members.
* Authored **Data Flow diagrams**, **Sequence diagrams** and **Business models**
* Created requirements analysis and design phase artifacts using **Requisite Pro**, **activity diagrams** and **Sequential diagrams**.
* Implemented Front End to a Fixed Income Derivatives Trading System, including trade blotter and interfaces to **risk management**, **accounting**, and middle and back office.
* Used Visio to develop **Use Case diagrams**, **Activity Diagrams** and **Sequence Diagrams**.
* Analyzed and discussed the business and functional requirements for the application under construction.
* Worked with the quality assurance team so as to test different releases and to develop test plans and test cases.
* Testing platform and the Workforce Management **(WFA)** system; allowing for the processing of both Local Service Request **(LSR)** and Access Service Requests **(ASR).**
* Conducted training sessions for the end users and documented various training manuals.

**Environment:** Use case, UML Charts, UML Methodologies, Rup Methodology, Workday HRIS, MS Excel, SME’s, Rational Rose, Requisite Pro, JRP Sessions, Data Flow Diagrams, Sequence diagrams.

**WSFS Bank, Wilmington, DE Oct 2017 to Apr 2019**

**Senior Business Analyst**

**Description:**WSFS Bank provides personal and business banking to customers. The Company's services include online banking, checking accounts, mortgages, lending, cash management, and private banking. As a Sr Business Analyst, provided application support and development for the current FIS Content Management (FCM) functionality, served as an intermediary between the business and the technical community working with IT project teams and business clients to collect, clarify, and translate business requirements.

**Responsibilities:**

* Interacted with the Business Users, **Stakeholders** and work with Focus group to identify business system needs, obtain sign-off on the Business Requirement documents for Online Banking.
* Prepared Business Process Models that includes modeling of all the activities of the business from the conceptual to procedural level. Followed top down, leveled technique for building Business Process Models.
* Involve in **Risk Analysis**&**Risk Management** for creating and implementing documentation for technical team by supporting and also Designs systems and programs to meet complex business needs.
* Worked on Change Control Testing and documentation.
* Documented requirements in **Epics**, **User Stories** and optionally Business **Use Cases** in **JIRA** agile software
* Provided technical assistance in **training**, **mentoring**, and coaching professional and technical staff
* Consolidated information into cohesive and understandable correspondence or other written form for use in **management decision-making**
* Worked with offshore team in testing application and gathering test data.
* Defined the workflow for the testing process in the complete software development life cycle.
* Worked extensively to write use cases and functional requirement **case diagrams**, **activity diagrams**, **sequence diagrams**, state diagrams based on **UML** methodology and business process flow diagrams using **MS Visio**.
* Facilitated requirement gathering sessions **(JAD)** with the business team and stakeholders to collect the business standards, security and service level requirements.
* Interviewed business experts to elicit key information regarding processes and congruence with company policies.
* Write Detailed Business requirements documents **(BRD)** and assessment of current System for front, middle and back office reference data, data attributes and security master database.
* Working in entire lifecycle of a product from its conception through design and development
* Developed **Use Cases** using industry standard **UML** notation to analyze the business from the user perspective.
* Created Use Case and Functional Specification Document to track approved changes to the system.
* Participated in various stages of **data mapping** and requirement analysis for project needs.
* Work closely with the technical teams in and in to ensure that they have a clear understanding of requirements and support them throughout the development process.
* Co-ordinate with **QA** team to translate requirements into test plans and **tests scripts** while overlooking the testing techniques applied.
* Assisted the testing team in creating **User Acceptance Test** Plan based on business users requirements and reviewed Test Plan templates.
* Experienced in preparing and documenting the **User Acceptance Testing** (UAT) Test cases and conduction the testing to gain confidence on the application.
* Worked closely with the development team to analyze and troubleshoot bugs.

**Environment:** Agile- Scrum, Salesforce.com, PowerBI, MS Visio, MS Project, HP ALM, ServiceNow, MS SharePoint, MS Access, MS Excel, MS Word, MS PowerPoint, Tableau, Informatica, JIRA, SailPoint, GitHub, Confluence.

**First Horizon Bank, Memphis, TN Jan 2016to Jul 2017**

**Business Analyst**

**Description:**It provides commercial and retail banking services, as well as national middle-market commercial lending products, equipment leasing and finance, full service small to mid-ticket equipment leasing and consumer lending products. Project was to develop automated system that would support and enhance the straight-through processing of commercial loans from point of sale to post-closing.

**Responsibilities:**

* Worked with the business users and with different levels of management to identify requirements, **use cases** and to develop functional specifications.
* Review Commercial loan documentation to ensure enhancements are meeting the proper audit standards.
* Participated in project management, design, requirements definition, specification, budgeting, control, and restructuring of organizations
* Prepared **Use Case Models** based on **Business Requirement documentation** (BRD) gathered through interaction with users. Studied existing business application and processes, collected end user requirements and suggested the improvised Business Process Model.
* Utilized corporation developed **Agile SDLC methodology**. Assigned tasks among development team monitored and tracked progress of project following agile methodology.
* Accepting the changes with **acceptance criteria**, **testing criteria** are captured, **Gap Analysis** of client requirements generated **Workflow Process**, **flow charts** and relevant artifacts.
* Defined and documented the **Vision** and Scope of the project. Conducted one on one interviews with high level management team and participated in the **JAD** session with the **SME’s**.
* Responsible for establishing and maintaining positive business relationships with IT managers and clients, and ensuring that business objectives and priorities are aligned.
* Involved with the team, development team in managing and groomed
* Created **use-case scenarios** and storyboards in MS Word and MS PowerPoint for better visualization of the application and managed them using Rational Requisite Pro.
* Wrote Test Plans in MS Word for **Manual Testing**, **System Testing**, **Integration Testing**, **Performance Testing**, Regression Testing reviewed their consistency with the business requirements.
* Coordinated activities with project manager and various other teams using MS Project.
* Supported **User Acceptance testing** UAT and collaborated with the **QA team** to develop test plans, test scenarios, test cases and test data to be used in testing, based on business requirements, technical specifications and/or product knowledge. Planned and defined system requirements to Wire Frame with **Use Case**, **Use Case Scenario** and **Use Case Narrative** using the **UML** Unified Modeling Language methodologies.
* Interacting with the developers to report and correct bugs.
* Prepared detailed reports of the Bugs, Pass-Fail report, Comparison Chart

**Environment:** Windows XP, Oracle/SQL Server 2000, SQL, MS office, Rational Rose, Rational Requisite Pro, OOAD, .Net, Test Director, ClearCase, UML, Rational Suite, MS Visio, MS Project

**American Express, New York, NY Apr 2014 to Dec 2015Business Analyst**

**Description:** The scope of the project was to enhance the existing application which runs both **FICO Scores** and our own application. The application offers board range of analytical and user control. This enhanced platform helps Business users to better understand the borrower’s ability to pay.

**Responsibilities:**

* Involved in **SDLC Phases** of the project. Conducted GAP Analysis to understand the **AS-IS and TO-BE** state of the project. Facilitated **JAD sessions** for precisely capturing the user’s vision of the product
* Involved in Requirement gathering and created business requirements document **(BRD)**, functional specification document **(FSD)**, which includes **UI flows** screen mockups, process flows, business logic, configuration requirements and traceability matrix. Analyzed the risk assessment of the application
* Facilitated the estimation of efforts required using **Planning poker** along with the Scrum team.
* Facilitated Sprint Ceremonies like **sprint planning meeting, daily scrum meeting, and sprint review meeting, sprint retrospective meeting and backlog grooming** for each sprint. Supported and educated the product owner, especially with respect to grooming and maintaining the product backlog
* Maintained and updated **sprint burn down charts and release burn down charts** to keep track of sprints and the project against the planned work. Facilitated the team to maintain optimal velocity and worked on completing story points with a consistent schedule on each sprint
* Gathered requirements using various elicitation techniques by conducting one to one interviews, **JAD sessions**, Brainstorming, Focused groups, Surveys, Job Shadowing, Workshops and document analysis.
* Created **Gantt Charts**, **WBS**, **critical path analysis**, and project schedules and alignment using MS Project.
* Prepared and documented the **UML diagrams- Activity**, **Sequence**, **Use Case**, Class using MS Visio.
* Worked with the Quality Assurance team in validating **Test Plan**, **Test Cases**, **Test Scenarios** and **Test cases**.
* Documented and delivered Functional Specification Document to the project team.
* Assisted the PM in setting realistic project expectations and in evaluating the impact of changes accordingly.
* Gathered requirements for **Client-Side Validation**, and **Server-Side Validation**. Responsible technical writing for **API development**. Documented **REST API request** and response flow in **XML** format.
* Resolved impediments affecting the scrum development team by performing **safety check** to overcome invisible gun effect, through silent writing and timeline retrospective
* Dealt with distractions of the scrum team during the sprint like **ad hoc requests** from external teams and the product owner to keep the sprint on track.
* Guiding the team and organization on how to use **Agile/Scrum practices** and values to delight customers. Improved collaboration in cross functional and self-organizing scrum team and helped people to understand the work dynamics within scrum.
* Managed team to perform **SQL queries** to access customer profiles stored in the system.

Assisted in data profiling to extracted data from source system and loaded into the target system

**Environment:**SDLCPhases, AS-IS, TO-BE, BRD, FRD, WBS, Use Cases, Test cases, API Development, REST API request, XML, Agile/Scrum Practices.

**Charles Schwab Corp, San Francisco, CA Sep 2012 to Mar 2014**

**Business Analyst**

**Description:**  Loan Modification Program – The Home Affordable Modification Program (HAMP) is designed to help financially struggling homeowners avoid foreclosure by modifying their loans. Uses IAM a .NET based application to perform complex calculations like NPV, HTI, DTI, Escrow, Water Fall etc. to verify whether the home owner can afford the home after modifying the loan either by one or combination of reducing interest, principal forgiveness, extend loan term.

**Responsibilities:**

* Played key role in **System Development Life Cycle (SDLC)** Process consisting of: Design and Gap Analysis, Business Requirements, Systems Requirements, Test Criteria and Implementation to have the outputs of project dealt with the automation of correspondence directed to Insurance policy owners. \
* Enhancing **supporting documentation** (policies, frameworks, standards, methodologies, and modeling documents) to demonstrate compliance with the Basel II Accord.
* Facilitated **Joint Requirement Planning** (**JRP**) sessions with SMEs in understanding the Requirements pertaining to Loan Origination to Loan Processing.
* Worked closely with the Android and iOS development teams and acted as the **go to person** regarding the **banking compliances.**
* Oversaw the development of **wireframe** and **live simulation prototypes** of iOS iPad iPhone, Android and web applications.
* Assist in performing **ETL** Extract Transaction Load process using **SSIS** package, and **Data Import**/**Export wizard**. Perform data loads analyze and initiate data extracts and clean up data by removing duplicates using all source data
* Integrated **SWIFT code** into transactions conducted by Financial Advisors and establish security standards for utilizing the code
* Suggested techniques to automate futures contracts in the website in order to derive quantity, price and delivery time from the party
* Documented **user flows** and **defined user experience** business processes.
* Help guide user **interface functionality** for future iOS and Android applications.
* Work collaboratively with architects, developers, analysts and stakeholders.
* Helped in breaking down the **BRD** into user stories by conducting workshops with the team and defined the acceptance criteria for the user stories and creation of the product backlog on issue tracking tool **JIRA**.
* Performed **Data mapping** between source systems to Target systems, logical data modeling, created class diagrams and ER diagrams.
* **Planned and defined Use Cases**; created Use Case diagrams, Scenarios and Use Case Narratives using the UML methodologies.
* Coordinated with **Data Analyst**, **ETL** and **UI** interface Developers.
* Knowledge of **Mortgage payment risk, Risk Analytics** for MBS, Loan Servicing, Foreclosure, Loan Origination, MBS, CMBS, and Secondary Mortgage Market.

**Environment:**Waterfall, SDLC, JRP,ETL,SSIS, Data Import, Export Wizard, SWIFT code, BRD, JIRA, Data Mapping, Use case, ER Diagrams, Data Analyst, UI interface, Risk Analytics, CMBS.

**EDUCATION:**

* Bachelor of Commerce (B. Com) in Avinashilngam University For Women, Coimbatore, India - 2006