**Atharv S**

**Sr. Business Systems Analyst**
*“Helping Companies Translate Their Business Goals to Reality.”*

# Summary

* Highly seasoned and reliable **Business Analyst with 8 years of experience** and a brilliant customer satisfaction record in **Finance Domain**. Adept at interdepartmental coordination to maximize business functionality and efficiency. Committed to ongoing professional development and innovation in management and problem-solving.
* Experienced in **Financial Modeling**, **Financial Analysis** **Variance analysis, Trend analysis,** Forecasting & Budgeting, FP&A, MS Excel Macros, **VLOOKUPS**, **XLOOKUP**, **Pivot Tables**, and **US GAAP**.
* Highly analytical, **team-player**, Excellent **communication**, **interpersonal** and **problem-solving** skills. Experienced in **Business Development Process**, **System, Data analysis, and Creating Dashboards.**
* Worked with stakeholders, subject matter experts, scrum masters, product owners, testers, and developers to contribute to all phases of the **Software Development Life Cycle (SDLC)** in various projects.
* Experienced in conventional **Agile** and **Waterfall** methodologies inclusive of **Scrum** **and SAFe.**
* A solid understanding of **Wealth Management**, **Forex, Hedge Funds**, **Investment Management**, Corporate Finance.
* Steered elicitation sessions such as **interviews, brainstorming, observations, requirement workshops, interface analysis, root cause analysis and JAD Sessions** involving different stakeholders.
* In-depth experience in conducting Market Research, **Feasibility Studies,** **Valuation Analysis,** Data Analyses, System Analyses, **GAP Analyses**, Risks Analyses, and calculating **Internal Rate of Return.**
* Extensive experience in documentation of **business requirements** and **system functional specifications**, including Business requirement document, Functional requirement document, and System requirement document.
* Skilled in constructing **Screen Mock-ups & Prototypes**, **UML** diagrams such as **Use Case, Collaboration Diagrams and Data Flow Diagrams** as a business analysis methodology to define the Business Model in **MS Visio** and **Lucid Charts**.
* Experienced in **Prioritization Techniques** like MoSCoW, KANO, Business Value based, Risk based.
* Knowledge of **estimating Techniques** like Planning Poker, T-shirt Sizing, and Relative Mass Valuation.
* Worked with product ownerin defining **Definition of Done and Definition of Ready** for product backlog items.
* Assist with the Agile **story mapping** following requirement elicitation and documentation (**user stories**).
* Participated in the product **release planning** sessions, aided in writing business **epics.** By assisting **SMEs** with SWAG Analysis, I was able to assist in the sizing, **estimation**, and **prioritization** of epics.
* Knowledge of issue creation, system to approve changes, and evaluating advancement and completion using **JIRA**.
* Competent in supporting the Product owner to define **Minimum Viable Product**, **Minimum Releasable Features.**
* Knowledge of data migration, data integration, and data warehousing. Database Schemas, Data Marts, and OLAP activities are all well-implemented and to identify data gaps against new requirements.
* Experienced in documenting and **mapping pricing processes** for all rate plans and services. Also experienced in understanding existing legacy structures, systems and processes for pricing, design and help implement future solutions.
* Strong **ETL** and **Data Mapping** experience using **ER diagram**, Dimensional/Hierarchical data modeling, Star Schema modeling, Snowflake modeling, and the business rules to be applied using **Informatica PowerCenter.**
* **Normalized tables** and dimensions up to 3NF to optimize the performance and conducted **data profiling**.
* Well Versed in tools like **Microsoft Dynamics 365, Power BI and SSRS (SQL Server Reporting Services).**
* Extensive knowledge of **Three-Tier Architecture, Microservices Architecture,** Service-Oriented Architecture (SOA).
* Experienced in **API** documentation using **Swagger** and **API** testing with the help of **Postman and SoapUI.**
* Defining test cases, **creating test scripts,** analyzing bugs, interacting with **QA / dev** teams in fixing errors and **Integration, System,** and **User Acceptance Testing (UAT)** of system with knowledge on **Software Testing Lifecycle.**
* Experienced with Management reporting, financial planning, month-end closing and reporting of Profit & Loss, Balance Sheet and Financial Statement to the internal management.

# Domain Knowledge

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| --- | --- |
| Financial Instrument and Fields | Capital Markets, Equities, Fixed Income securities (Bonds, Convertibles, T-Notes, T-Bonds, MBS), Derivatives, Forex, Commodities, Trade Reconciliation, Mutual Funds, Portfolio Management, Wealth Management, Investment Banking Mergers and Acquisitions (M&A), Private Equity, Hedge Funds. |
| Compliance and Regulations |  FINRA/ SEC, CCAR, DFAST, Depository Trust and Clearing Corporation (DTCC)/ (NSCC), SOX, Dodd-Frank Act, Volcker rule, Basel Accords, OFAC, Sanctions, Suspicious activity report, FATCA, Payment card industry data security (PCI DSS). |

# Skills

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| --- | --- |
| Project ManagementTools/Methodology | Unified Modelling Language (UML), MS-Project, MS Share Point, JIRA, and Agile-Scrum, Waterfall-Scrum, SAFe, Waterfall, XP, RUP, Spiral. |
| Modelling Tools | Power Designer, ER/Studio, Balsamiq, Lucid Chart |
| Requirement Management | MS Office, JIRA, Confluence, HP ALM, MS SharePoint, MS Excel |
| Reporting Tools | IBM Cognos, Tableau, MS office Suite, SSRS reporting, Power BI |
| Testing Tools | HP QC / HP ALM 11.5, Load runner (Performance testing), SOAP UI, Postman |
| Data Warehousing | Data Marts, Data Modelling, OLAP, Multi-dimensional Analysis, Data Mining, OLAP operations |
| ETL Tools | Informatica, SQL Server Data Tools-Business Intelligence (SSDT-BI) |
| Languages | HTML, XML, SQL version 2012, SOAP and Java |
| Finance tools | Cognos TM1, SAP, Oracle Hyperion, Workday Financials |

# Professional Experience

**1. Vanguard** **Malvern, PA**

###  **Sr. Business Systems Analyst** *Jan 20’- Present*

 **Automated Investment Advisor**

The Scope of project was to build Investment platform which was based on algorithm (portfolio theories) to optimize return and reduce the risk. The portfolios were based on Risk tolerance, investment amount, and time frame decided by user. Portfolio consisted of ETF’s.

**Roles and Responsibilities:**

* Developed good understanding of **how Automated Investment Advisor works and business model** adopted by the firm.
* Performed **GAP Analysis** and worked closely with the product owner and other stakeholders to develop a detailed understanding of the new requirements and features.
* Organized **JAD sessions, Document analysis**, and **Interviews** with various projects stakeholders involving Financial Advisors, Portfolio Managers, Quant team, and legal teams to elicit requirements, identify and resolve open issues.
* Worked alongside with Product Owner and cross functional teams to establish comprehensive **business and functional requirements** and then translating those requirements into software design specifications using various notations of **UML** for designing and documenting the detailed business and functional requirements in form of a **High-Level Document.**
* Collaborated with the technical team to convert functional requirements to technical requirements and used **Lucid Chart** as a tool to create **wireframes and mock-ups** of the process flow.
* Attended stakeholders’ meetings to document changes and implemented procedures to test changes, Identified Use Cases from the requirements and created **Use Case Diagrams, Activity Diagrams and Sequence Diagrams** using **MS Visio**.
* Played an active role in breaking Epics into User stories by meeting the **INVEST** criteria.
* Sliced user stories using the **Vertical Slicing,** assisted the Product Owner in **prioritizing** user stories using techniques such as **Moscow**, and assisted in estimating user stories using the **Planning Poker** Technique.
* Utilized **JIRA** and **Confluence** to track project progress and team collaboration to complete the project successfully and prioritized and tracked user requirements to maintain **Product Backlog Items** (PBIs) and defects.
* Created **Financial Models and performed variance analysis** on **MS Excel** to check performance of modern portfolio theory, Capital Asset Pricing Method, Black Litterman theory and Investment strategies adopted by the company.
* Participated in **Scrum ceremonies** and assisted the **Product owner** in defining the **Acceptance Criteria** in Gherkins format, and extensively used **JIRA** for converting requirements to user stories and helped in framing **Definition of Done (DoD).**
* Re-examined Internal **Source Data** by performing **SQL operations** to configure the **data as part of Data Profiling** and the data from the external source for market analysis and for analysing portfolio is in proper format.
* Assisted in writing **API** Documentation using **Swagger** and carried out functional API testing using **POSTMAN** to connect with the web services in **XML** and **JSON** formats for example pulling a user’s portfolio.
* Assisted in creating **Automated Test Scripts** by helping the testing team understand various scenarios, Documented the **Load Testing** process and methodology. Produced meaningful reports based on the analysis. Using **HP ALM**, I was able to keep track of test notes and requirements.
* Involved in preparing **Test Cases and test scenarios** based on User Requirements Document **(URD)**.
* **Carried out User Acceptance Testing** **(UAT)** for reviewing the performance of the system, created a dummy account to check that all functionalities are working as the requirements and a customized portfolio is working.

**ENVIRONMENT:** Agile-Scrum, MS Visio, MS Office (MS Word, Excel, PowerPoint), JIRA (8.4.2), Confluence (7.0), Cucumber, Lucid Charts, Postman, Swagger, HP ALM, Tableau, MySQL, SQL Server Reporting Services (SSRS).

**2. Charles Schwab Phoenix, AZ**

###  **Business Systems Analyst**  *Nov 18- Dec 19*

**Dealing Desk**

The project's goal was to improve the dealing desk so that it could help hedge funds and portfolio managers/traders with their trading strategies by adding features like real-time insights and visual snapshots of their positions from data sources like S&P Global and Dow Jones.

 **Roles and Responsibilities:**

* Developed good understanding of **Dealing Desks** functioning, understanding the Trade cycle, and gathered knowledge of various financial instruments like commodities, forex, bonds.
* Worked in the Essential **Scaled Agile Framework** (SAFe) and helped the Product Owner and identified dependencies and potential risks in advance to plan accordingly for Program Increment.
* Assisted in finding out **dependencies** by interacting with Management, Subject Matter Experts, Scrum master’s, Project Manager and Technical Leads.
* Assessed current system **business workflow processes** to define areas of improvement. Performed **root cause analysis**, suggested solutions, for future procedures focused on daily operations, standards, and services.
* Worked with middle and back-office teams in Transaction management, compliance, trade capture, and reporting.
* Developed **high and low fidelity wireframes and mockups** using **Lucid Charts**.
* Designed and developed **Use Cases, Activity Diagrams, Sequence Diagrams,** using UML and Business Process Modeling
* Added required information into **user stories** meeting INVEST criteria such as business value, scope of change, non-functional requirements, and acceptance criteria.
* Steered the **Planning Poker** to estimate well sliced **user stories** in **Sprint Planning** and **Backlog Grooming** meetings. Helped Product Owner in prioritizing the same based on **MoSCoW, and Business value based**.
* Performed various **SQL (CRUD)** commands for analysis and various operations on the data from Dow Jones.
* Worked with the **ETL developers** to **map data** from sources **like Dow Jones, S&P Global** and perform transformations of financial instruments to the trader’s system using data mapping document.
* Assisted in increasing **Data Integrity** by performing **Data Normalization** and adding **Data Verification,** **Validity** to maintain the accuracy and effectiveness of data.
* Designed **Test Cases, Test Plans, Test Scripts,** and **Test Scenarios** and logged down defects and systematically managed them in **JIRA**.
* Used **Swagger and SoapUI** for API Documentation and API testing, respectively.
* Worked on Microsoft Power BI and **Excel (Pivot Tables, Lookups and Macros)** for reporting and analyzing the trader’s performance and fixed income analyticssuch as **NAV, NPV, P&L, Asset Allocation, Country Allocation, Cash Flows.**
* Assisted Portfolio Managers and Traders to create detailed **reports** likePortfolio Performance and daily trading report.

 **ENVIRONMENT:** Essential SAFe, MS Office Suite, MS SharePoint, MS Visio, RestUI, IBM Cognos, Lucid Charts, JIRA, Informatica, IBM WebLogic, Cognos TM1 S&P Global, Dow Jones.

**3.** **J.P. Morgan Chase**  **Wilmington, DE**

###  **Financial Business Analyst** *May17- July18*

 **Wealth and Asset Management**

The project entailed developing end-to-end solutions with all functionalities enhanced as per customer specifications. The solution enabled the client to track and brand the customers to deliver superior personalized service and stay ahead of competition. The result was a completely prioritized, and user-friendly, real-time listing of mutual funds, equities, fixed income, portfolios, options, annuities, IPOs, and other asset classes to be broadcast over the web and Bloomberg terminals.

**Roles and Responsibilities:**

* Experience from Front to back office, worked with fund managers, financial advisors, and technical team members.
* Designed asset management portfolio for its customers as per business requirements.
* Interacted with Fixed Income business heads to finalize the **Business Requirements** by using elicitation techniques like **Interviews, Requirement workshops**, and **Interface analysis** for the application.
* Created a High-Level Requirement Document including **functional, non-functional, and data requirements** which would, thus, fill in as the highlight of the project.
* **Worked** closely with the technical team to convert **functional requirements** to **technical requirements** and developed high fidelity and low fidelity wireframes and mock-ups of the process flow using **Balsamiq Mock-ups.**
* Planned and defined system requirements to **Wire Frame** with **Use Case,** Use Case Scenario and Use Case Narrative using the Unified Modelling Language methodologies and making them on **Lucid Charts.**
* Actively involved in breaking down Epics into User stories by Satisfying the **INVEST** criteria in acceptable limits.
* Sliced user stories using **Vertical Slicing Technique** and assisted Product Owner in **prioritizing** the user stories using techniques such as **Moscow** and helped the Scrum Master in facilitating user stories estimation.
* Completed the project successfully by using **JIRA** and **Confluence** to track project progress and team collaboration and tracked user requirements to maintain **Product Backlog Items** and defects.
* Tested **Source Data** using **SQL queries** as part of **Data Profiling** to configure the **profile data.**
* Worked with **Fixed Income, Bonds and Bond Trading Cycle, Bond Pricing, Equities, Trade Cycle, Derivatives Options and Futures, Portfolio Management, Sales and Marketing.**
* Produced useful **reports** as a result of the analysis. Using **HP ALM**, I kept track of test notes and specifications. Participated in the creation of test plans based on the User Requirements Document **(URD)**.
* Assisted in **System and User Acceptance Testing**, performed client presentations.
* Assured that all Artifacts are following corporate AGILE Policies and guidelines.

**ENVIRONMENT:** Agile-Scrum, Informatica, SQL, MS Visio, MS Access, MS Word, Excel, PowerPoint, JIRA, Confluence, Balsamiq, Postman, HP ALM, WebLogic, Bloomberg Terminal.

**4. Edelweiss**  **Mumbai, India**

###  **Financial Business Analyst** *Feb16 -Mar17*

The scope was focused on achieving optimal performance of field compensation applications, including support of existing systems functionality and new development initiatives to expand capabilities.

**Roles and Responsibilities:**

* Worked in **Waterfall-Scrum** hybrid environment on documentation of requirements as well as assisting the Product Owner in research and the team in **iterative releases**.
* Elicited business requirements for the project using **interviews, document analysis, use case scenarios** a used standard template of the organization to develop requirements. Conducted **JAD sessions** with **Subject Matter Expert (SMEs)**.
* Collaborated with project managers to develop detailed project information for their task assignments.
* Analysed and gathered requirements for preparation of artifacts including **BRD and FRD.**
* Provide the team an analysis of business and user needs, elicitation, organization, documentation of business requirements, and translation of business requirements into functional requirements to capture what the team discussed and agreed upon.
* Identified and documented Business Process Workflows using **UML** Diagrams (Use Case, Activity and Sequence).
* Actively involved in Product Backlog grooming, Sprint Planning,Daily Scrum, Sprint Review & Retrospective.
* Used **JIRA** to generate and maintain the artifacts such as **Product backlogs**, **Sprint backlogs**, **User stories** and **defects**.
* Lead the creation of **UAT** plans and coordinate execution efforts, working closely with the quality assurance and business teams; Coordinate with IT resources to define requirements for test bed data.
* Supported design, build, and test phases for assigned projects.

 **ENVIRONMENT:** Waterfall-Scrum, MS Office 2013, MS Visio, Tableau, Lucid Chart, JIRA, Confluence.

**5. ICICI Securities Pune, India**

###  **Business Analyst** *Dec14 - Jan16*

**Financial market data and infrastructure project**

The Product is a set of software products provided for financial professionals to monitor and analyze financial information(Capital markets, Foreign Exchange, Money Markets, Fixed Income, Equities, Commodities, Funds). It provides access to real time market data, news, fundamental data, analytics, trading, and messaging tools.

**Roles and Responsibilities:**

* To identify, analyze, and document functional and technical requirements, I served as a liaison between business Subject Matter Experts, leadership, IT, vendors, and cross functional groups. .
* Using Structured **Questionnaire**, **brainstorming**, and **document analysis**, we elicited the project's business requirements.
* Performed as a Business lead and Product Owner for requirement elicitation by defining and capturing complex system business requirements. Leads testing activities for business technology solutions and prepares required documentation for these efforts. Solid analytical, problem solving, and organization skills are essential.
* Involved in the analysis and documentation of business requirements, as well as the development of system specifications.
* Created **UML** diagrams to remove ambiguity of the requirements communicated by clients or SMEs.
* Analysed any risks that may impact the requirements on a project.
* I took part in **Sprint Retrospective** meetings, **Release Planning**, Backlog refinement, and Product demos.
* Worked closely with the Product Owner to successfully breakdown **Epics** into **user stories** using **INVEST** technique, **prioritize** user stories using MoSCoW, groom the **product backlog**, create, and document **acceptance criteria**, estimation, and prioritize product releases.
* Worked with the testing team to create and prepare the **Test Scenarios** as well as to ensure the application's testability, reliability, usability, maintainability, and performance. I assisted and coordinated the **User Acceptance Testing (UAT)**.
* Performed as a **Business lead and Product Owner** for requirement elicitation by defining and capturing complex system business requirements. Leads testing activities for business technology solutions and prepares required documentation for these efforts. Solid analytical, problem solving, and organization skills are essential.
* Monitored **system performance and reports**. Identified impacts to department processes when there is an issue with system performance. Prioritizes defects and enhancements and process improvement requests. Performs **root cause analysis** to determine process deficiencies. Tracks issues to resolution.
* Performed **research and data analysis** by executing queries to identify **Key Performance Indicators, metric and measures** that will drive business success.

**ENVIRONMENT:** Agile-Scrum, MS Visio, MS SQL Server, SharePoint, MS Office (Excel, Word, PowerPoint), MS Power BI, Swagger and Postman.

**6. IDBI Bank Pune, India**

###  **Manual Tester** *June 13- Nov 14*

 **Banking and Payments Application**

 The scope of the project was to create an Online Banking and Payments application which provides the following services, users to view their account balances, transfer funds to different accounts, pay their mortgages, manage payments to other financial Institutions by quick pay or recurring payments, view the most recent transactions, transaction history of checking and saving accounts, send and receive messages, change user information, order checks, order brochures.

**Roles and** **Responsibilities:**

* Identified and tracked issues, risks, and action items.
* Reviewed and understood the Test Teamwork plan.
* Anticipated, identified, tracked, and resolved issues and risks affecting own work and work of the Test and Application Teams.
* Developed contingency plans, as necessary.
* Researched problems before approaching the Team Lead or Test Team Lead for assistance.
* Developed understanding of system business requirements supported by the Test team.
* Assisted Application Teams to plan and execute component and assembly tests.
* Participated in assembly and product test execution as required.
* Resolved testing process questions / issues.

**ENVIRONMENT**: Waterfall, MS Word, Excel & Share point, MS Visio, Mock-ups, Jira.

# Education

**Bachelor’s in Business Administration**- Devi Ahilya Vishwavidyalaya.

# Certification

**Financial Modelling and Valuation Analyst**- Corporate Finance Institute.

**Bloomberg Market Concepts-** Bloomberg.