**Ravindra Singh Raghuvanshi**

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**PROFESSIONAL SUMMARY**

* Persistent Business Analyst with more than 17 years of experience predominantly in the finance sector (credit/debit cards, loans, mortgages, consumer banking, commercial loans, corporate banking domains), with a focus on system analysis, data analysis, IT Business analysis and project management.
* Expertise in analyzing and creating use cases, use case diagrams, activity diagrams, class diagrams, swim lane diagrams, Entity-Relationship diagrams, and flow diagrams using MS Visio like in Customer on-boarding, Loyalty management with entity reference data with corresponding attributes as per the regulatory enhancements.
* Expertise in developing a plan, assigning tasks, tracking progress, managing budgets, and analyzing workloads using MS Project and expertise in feasibility requirements analysis, design, construction, BPMN, testing, and implementation methods.
* Expertise in widespread financial statements, key performance indicators (KPI) for banks, non-profit organizations, financial markets, and the real sector to generate credit risk ratings; and expertise in commercial lending products (loans, syndications, guarantees, line of credits, letter of credits) and commercial loan applications
* Extensive experience in gathering and refining business requirements for an auto loan origination implementation project and knowledge of developing new loans and serving applications based on committee approval and risk approval processes and creating reports using Microsoft Access/Excel/VBA.
* Extensive experience in coordinating between business leads and IT teams to document functional requirements, working knowledge in mortgage-backed securities pricing, and Partner management experience.
* Extensive experience in conducting market research, requirements/change management, impact analysis, gap analysis, and risk analysis and in customizing the Data model of Salesforce.com CRM using Workflows, Validation Rules, and Approval Processes
* Experience in SQL programming, Microsoft certified professional in querying Microsoft SQL server and adept at creating PowerPoint presentations, word documents, and MS Excel for developing custom reports.
* Expert in eliciting business and functional requirements via one-on-one meetings, interview sessions, and Joint Application Development (JAD) sessions. Also worked alongside subject matter experts in Retail Banking, Risk Analysis, and Mortgage Loan Origination and Servicing.
* Proficient in analyzing, Planning, Testing, and Deploying in the waterfall and Agile models, as well as conducted Joint Application Developments (JAD) and Joint Requirement Planning sessions (JRP), interviews, and workshops with end-users, clients, and stakeholders.
* Experience with various defect tracking tools: Quality Center and QTP, and with industry-standard mortgage systems, such as LPS, MSP, and LOS, and knowledge of GAAP, financial accounting, financial statements, regulatory norms, and experience with complying with compliance requirements.
* Excellent experience in DEV/QA and problem management, including tracking and reporting bugs using JIRA. Also experienced in manual and automated testing using different tools, such as Selenium (IDE, WebDriver, and Grid), Quality Center/ALM, and JIRA.
* Expertise in recording defects and the recreation activities using HP ALM, JIRA, and Adept, with a focus on consumer and commercial lending, mortgage, credit analysis, profit and loss, balance sheet analysis, cash flow analysis, loan origination, repayment track, eligibility analysis, margin calculation, collateral verification.
* Expertise in commercial loan origination, underwriting, loan delivery, and loan servicing; strong knowledge of savings and checking accounts, money market savings, time deposits, certificates of deposits (CDs), AML (anti money laundering), ATM, loans, credit, mortgage, asset and liability products, cash management, Internet banking, wire transfers (EFT, ACH, payments) and SWIFT.
* Experience documenting Business Requirements Documents (BRD), Functional Requirements Documents (FRD), System Requirements Specifications (SRS), Use Cases and Test Cases and proficiency with Unified Modeling Languages (UML). Expertise in using MS Visio to create Use Case Diagrams, Activity Diagrams, Data Flow Diagrams, Business Flow Diagrams, and Sequence Diagrams.
* Expertise in implementing Test Plans, Test cases, Functional testing, Regression Testing and Integration Testing. And maintaining Requirement Traceability Matrices for baseline documents.

**TECHNICAL SKILLS**

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| --- | --- |
| **Methodologies/Models** | Agile, Waterfall, Scrum ( Certified PMP) |
| **Project Mgmt Tools**  |  Confluence, JIRA, Visio, Clarity, Mainframe |
| **Tools** |  ENDEVOR,FILE MANGER,FILE AID,CHANGEMAN,CA7,TWS,Git |
| **Data Analysis** |  SQL, Excel |
| **Languages** |  COBOL,VSAM,JCL,DB2,Ezetrieve,REXX |
| **Cards Systems** |  Vision Plus,TSYS, Smart Vista |
| **Security System** |  ACF2 security system |
| **Cloud** | AWS cloud ( Certified Solution Architect ) |
| **Domain** |  Finance, Credit Card Processing, Clearing and settlement with the scheme |

**EXPERIENCE**

**HSBC Malta Nov 2019 -Present**

**Sr Business Analyst**

**HSBC Malta Cards Migration:**

Malta cards portfolio migration from current Bank Works system to Smart Vista system for HSBC Malta cards portfolio which involved new system analysis and gaps in core as well as peripheral systems against the existing system.

* Utilized Payment and Credit/Debit Card transactions to generate insights about customers based on financial transactions and to help with account conditioning and various transaction statuses and I implemented Salesforce Development Cycle covering extensively in Sales Cloud, Service Cloud.
* Co-developed a spreadsheet with calculated fields per customer account and replicate transactions during test execution in consultation with an automation tester who replicated manual test cases that required automation.
* Interacted with DevOps, UI/UX Designers, Offshore PSE Support Team, Front / Backend Developers, Environment Team, Data Team, DevOps team, Payments POD, Product Owners, POD Leads, Test POD Leads, Business Users, Manual and Automated Testers,
* Created test plan, test case, test execution, generate test progress report for management and managed defects also used Swift Alliance app during testing of MT103 msg for payment transactions, status, and field population.
* Led an implementation project through the SFDC lifecycle to develop Salesforce Lightning app with a guided path to track program members' progress through different milestones
* Identified and translated business needs into clearly defined requirements for the Insights Podand developed requirements inclusive of user stories, use cases, acceptance criteria, process flows, data flows, and UI/UX iPhone screen mock-ups screen.
* Collaborated with Agile implementation team and Product Owner in writing epics, and user stories, grooming the product backlog, planning out the bi-weekly sprint, and the program release planning.
* Validated the Data Mapping document created and signed off by the Vendor, Business Analyst, and SME as verification all data fields, data values, business rules, and data types from the legacy system are present.
* Gained navigational skills around the legacy Peoplesoft system and the to-be In-app (GCP Platform) as an administrator and used SQL Server to verify SQL views, Jira for vendor defects, Azure DevOps for project test cases and defects on daily basis.
* Communicated with Vendor Team, DBA, Business Users, SME, Accounts, Project Manager, and UAT Test Team and Provide final sign-off and management report on final Data loads from Vendor as a signal that UAT Phase to begin.

**HSBC USA Jan 2018 –Nov 2019**

**Sr. Business Analyst**

**HSBC US Commercial Cards Migration:**

This was a migration project which involved the migration of data of US commercial cards portfolio from the current FDS system to the TSYS system.

* Conducted JAD with SMEs and developers to get a better understanding of the functionality of different tools and managed requirements from Global Business & Risk Management users.
* Managed multiple modules within the Commercial Banking application which provides end-to-end Credit Lending Solutions along with Credit Risk Management.
* Created a new Loan and Serve application based on the Life Cycle of the Loan Origination based on committee and risk approvals and reports using Microsoft Access/Excel/VBA/Dashboards.
* Worked on creating and updating Use Case Diagrams, State Diagrams, Activity Diagrams, and technical designs (UI screens) for reconciliation processes using Microsoft Visio.
* Partnered with project leads to ensure the team is producing solutions that meet established standards, procedures, and practices, and address issues, risks, and mitigation plans.
* Identified the impact of Credit policies on the credit lending process and documented the credit risk rating management process and risk models aligned with Compliance & Regulatory Policies.
* Researched customer account information in terms of debit, credit, and investments (fixed income, mutual funds, equities, etc.) and used the Agile methodology during the whole SDLC, facilitated daily scrum meetings, and ensure the integrity of the agile process.
* Conducted a comprehensive use case analysis to determine key features of the tools and documented business requirements into Functional Requirement Document (FRD) that included Functional Requirements, Data Requirements, and System Requirements.
* Modeled Use cases, Activity Diagram and Workflow Diagram using MS Visio for a better understanding of the tool’s functions and managed project deliverables of AMS, BI Support & Project teams.
* Prepared graphical depictions of Use Cases, Business process diagrams, Use Case Diagrams, State Diagrams, Activity Diagrams, Sequence Diagrams, Component-Based Diagrams, and Collateral Diagrams, and creation of technical design (UI screen) using Microsoft Visio.
* Worked on the application authorized transactions from multiple endpoints like tellers, ATMs, point of sale (POS), Back office, customer service centers Desktop banking, and PC banking.
* Analyzed findings and used data modeling methods for business recommendations and improvements and created Reports running Adhoc queries using SQL also defined fields mapping and rules requirements related to data mart
* Cooperated with project progress by tracking activity with developers and QAs for each sprint and interacted with the technical team in allowing them to make a better navigational plan which would equip the tools with better user interactivity.
* Involved in the testing process with end-users by conducting User acceptance testing (UAT), provided guidance to end-users by creating a user manual, and signed off progress and completion reports which were then submitted to project management on a weekly basis.

**HSBC UK Nov 2016 –Jan 2018**

**Sr Business Analyst**

**HSBC UK Brexit**

This project involved new products and payments system such as Faster Payments, BACS and CHAPS, and SWIFT. For HSBC cards portfolio outside the UK.

* Worked as a Project Manager to migrate the Commercial Lending Process from the existing application platform AFS to the new platform Loan IQ, mainly focusing on the process of commercial lending servicing.
* Acted as a liaison between Business and SDLC partners to plan and execute automation of complex decisioning tools and managed all phases of the Software Development Life Cycle (SDLC) including Analysis, Designing, Development, Testing, Deployment, Maintenance and Operational support while balancing resources, schedule, and budget
* Demonstrated thorough knowledge of AML and banking security regulations including the Patriot Act and the Bank Secrecy Act and has extensive experience with the implementation of transaction audits and teaching in the banking industry.
* Carried out data warehousing data analytics responsibilities making sure the model used for Credit Risk forecasting for various lines of businesses is functional and conducted audit reviews of new Customer Information File (CIF)/KYC documentation for BSA Risk rating validation at customer onboarding and during periodic due diligence reviews.
* Analyzed several Data queries and developed Loan IQ SQL to support upgrade from Loan IQ v6 to v7.2. Analyzed and Developed User Metrics reports for Agency Services. Prepared Loan IQ Data Net and Model Training.
* Documented functional specifications to automate the loan approval process for home Mortgage (online application, workflow - for the credit department, upon approval the system routes the application to the underwriters for review)
* Developed Loan IQ SQL to support upgrade from Loan IQ v6 to v7.2 analyzed and develops User Metrics Report for Agency Services based on analysis of several Data Queries and developed Loan IQ Data Net and Model Training.
* Automated loan approval process for a mortgage (online application, workflow - credit department approves, the system sends the application to underwriters for review) Documented functional specifications.
* Drafted Requirements and Data mapping to deliver clean and confirmed trade transactions, cash flow and collateral data, and capability to produce Federal Reserve report 2052A.
* Conducted detailed business analysis and completed the process maps for Basel III Liquidity risk ratios also Identified & established links to other Regulatory Reports like FR Y-9C, 14Q for Sourcing of Actual data to be used for Projections.
* Utilized JIRA software to manage requirements, test scripts, as well as defects. The software was used to store all test documentation and track all issues and defects. It was also used to track bugs using JIRA.
* Supported the company’s risk appetite by establishing counterparty limits and daily monitored risk exposure for Capital Market counterparties.
* Provided Data Mapping and Lineage documents for the financial data to correct the errors in source to target mapping. Coordinate report automation, aid in data validation, and perform multiple other tasks for data clean-up.
* Collected the functional requirements from the business users and translate them into the Business Requirements Documents (BRD) also administrated and monitored the company's Salesforce CRM application and ensured that all KPIs and SLA’s are met for AMS support.

**HSBC Canada May 2016 –Nov 2016**

**SR Business Analyst**

**HSBC CANADA New Cards Product Launch:**

This project was comprised of new cards launching with MasterCard’s Bins. The products were designed based upon customer needs viz Prime customers. Specific rewards programs and Fee/Interest/payment functionalities were analyzed and applied with specified control records setup followed by quality testing. All cards were supported with MasterCard Bins. Wherever there were gaps in achieving the requirements, it was fulfilled with customized codes.

* Gathered requirements for the integration of various credit card functionalities like account boarding, payment processing, collections, and write-off.
* Prepared year-end financial statements (P&L, Cash Flow, Balance Sheet) and budgets for the company and created scope statements, use case documents, user stories, process flows, and various other project artifacts.
* Worked on various Online Banking projects like setting up Check Payment, Browser variations, Keeping the Change, Online  Bankingmail communication with live customers, Authentication flow, Alert emails to Customers, etc.
* Documented the Current and Future State Accounting Workflow as part of Online Payments also involved in writing SQL and PL/SQL queries on data staging tables & data warehouse tables to validate the data results.
* Involved in Writing and executing positive and negative test cases to ensure the data originating from the data warehouse Oracle dB is accurate through to the SQL dB in the applications.
* Worked with technology team to define structure & data model for client, compliance & tax reporting data warehouse also worked with Automated Clearing House (ACH), Bank Clearing System, Electronic Funds Transfer (EFT).
* Embraced Automated Clearing House (ACH) functionality for the Private Label Credit Cards for Cash Advance abilities.
* Worked closely with the Enterprise Data Warehouse team and Business Intelligence team to understand repository objects that support the business requirement and process.
* Interacted with Cash Management Division and Compliance Office to review the AML (Anti Money Laundering) requirements and provide Positive Pay service to reduce check fraud.
* Involved in mentoring specific projects in the application of the new SDLC based on the Agile Unified Process, especially from the project management, requirements, and architecture perspectives.
* Evaluated the functionality of the existing collateral management system and worked with CRM SDK for customizing the entities, fields form, etc., and had extensively worked with MS Dynamics CRM reports; SSRS, and Out of the box reports.
* Provided estimation of MS Dynamics CRM implementation, Performance Tuning, and implementing of industry-standard best practices in MS CRM.
* Worked with the client to determine user requirements and goals at the requirement elicitation stage using Agile also managed treasury management products such as Internet Banking, Business Banking, Telephone (VRU) Banking, Mobile Banking, Bill Presentment, Debit cards, and Merchant Services.
* Documented and prepared data flow diagrams and entity-relationship diagrams, for existing and new Functional specifications using MS Visio in MS-Excel sheets.
* Created customized reports in Charles River such as commission analysis report, boxed position report, take-over report, compliance report, etc. using Crystal Reports, Excel VBA, and SQL.
* Utilized Team Foundation Server (TFS) for the regular project management activities and agile project management and consolidated functionality of multiple components in order to achieve the ability to send and receive currency/ cash via various EFT electronic funds transfer systems e.g. ACH, Wire, and CHIPS.
* Worked on use case scenarios to enable the design and development of applications using tools like Rational Requisite Pro, JIRA, and Version One based on the SDLC methodology.
* Facilitated project management using JIRA Task Manager Platform for all sprint-related stories and epics with bi-weekly sprint planning and backlog grooming. Achieved 100% on target rate for timely completion of assignments.
* Used Jira Agile management tool to maintain team metrics and make visible to team (including burndown charts) and Worked as a Jira admin to assign new users to project, delete user and Create Project.
* Worked using functional specifications for multiple components for achieving the ability to send and receive currency or cash via various Electronic Funds Transfer Systems (EFT) such as CHIPS and ACH.
* Used JIRA bug tracking tool to analyze& capture bugs, track and manage dashboard, and lookup for any type of updates for project release.
* Interacted with the Business users and gathered business requirements for international principal lending business and suggested techniques to automate futures contracts on the website in order to derive quantity, price, and delivery time from the party.

**HSBC Canada Jan 2016 –May 2016**

**Sr Business Analyst**

**CAN UBER RTB Cards:**

This project is related to UBER vouchers for the Canada privileged customers depending on certain criteria. This requirement was handled in CMS introducing new programs to handle the transactions made by the customer with criteria defined on GRQZ.

* Worked on analyzing the existing business requirements documents to review functional and detailed design specifications of the application and also conducted interviews with key business users and end-users to collect requirements and business process information.
* Conducted/facilitated Joint Application Development (JAD) sessions with End-Users, SMEs, Development and QA team with good Organizational and Presentation skills.
* Involved in Implementing Incident Management for security group using CRM to manage cases pertaining to the vulnerabilities reported on the company's software and evaluated business opportunity by conducting market research, creating a business case, eliciting senior management support and funding approvals.
* Narrated Use Cases, (UML modeling) - Use Case Diagrams, Activity Diagrams, and Data Flow Diagrams using MS Visio and also define its scope and objectives, and conduct vendor RFI/RFP evaluation for payment processing solutions.
* Provided Consulting and Services in Digital Commerce, SWIFT Alliance Access (SAA), Mobile Payments, and Payment Gateway.
* Integrated business partners and technology for analysis of the data to match the business requirements while working closely with Quality Assurance (QA) teams to ensure business needs were met and all systematic bugs were eliminated.
* Developed post-implementation reviews through coordination with QA teams, off-site developers, and in-house business users in order to draw out lessons learned and ensured benefit realization.
* Generated reports using SQL Server Reporting Services (SSRS), and created user-friendly templates, indexes, using XML, and worked on the project life cycle and SDLC methodologies including RUP, RAD, Waterfall, and Agile.
* Used JIRA to track defects for review in subsequent iterations of the application development process and facilitated the Triage Meeting. Used JIRA to upload requirements, test plans, test steps, and log defects.
* Involved in daily scrums and all scrum activities-Sprint Planning, Sprint Reviews and Sprint Retrospectives and works as an agile coach throughout the project and interacted with the developers for resolving the bugs reported in JIRA and various technical issues related to the requirements.
* Incorporated Automated Clearing House (ACH) functionality for the Private Label Credit Cards for Cash Advance abilities.
* Managed all treasury management products such as Internet Banking, Business Banking, Mobile Banking, Bill Presentment, ATM/Debit cards, Remote Deposit Capture (RDC), Automated Clearing House (ACH), Positive Pay, Lockbox, Wire Transfers (Fedwire) and Merchant Services.
* Worked as a reviewer in making initial investigation decisions on corresponding banking BSA cases as well as determining the specific information needed to manage the investigation.

**HSBC Mexico May 2015 –Jan 2016**

**Senior business Analyst**

**LAM Loans for Cards:**

As part of this project, the enhancement was to process consumer loans with the capability to have loaned more than 99 installments. The project needed a rigorous impact analysis and changes were made in sprints. The methodology used was a scrum.

* Involved in Identifying and managing project risk by creating an open forum where both developers and business users could participate equally in the continuous improvement of trading and portfolio management technology.
* Worked on preparing high-level project plans and obtaining approval from stakeholders and assisted in the definition of project scope and objectives, involving all relevant stakeholders and ensuring technical feasibility.
* Worked on developing comprehensive project plans to be shared with clients as well as other staff members also Involved in the project closure activities such as capturing the lessons learned, archiving the project docs, operation handover, and resource releases.
* Worked on final Cost Estimates from final Design Drawings and submitted to IT Finance for budget approval and experienced in initial reviews of new foreign correspondent banks (FCBs) and foreign non-bank financial institutions.
* Involved in Conducting project kickoff meetings and Solution meetings with team members to explain roles, responsibilities, relationships with other groups, deliverables, timelines, assignments, and status reporting.
* Organized and facilitated agile meetings as well as supported the implementation of agile scrum across all work streams to ensure continuous improvement.
* Composed and assimilated data from SQL Server, MS Access, and Excel to create data sets and participated in daily calls to discuss issues, plan of action, and resolved subject queries raised by the technical team.
* Worked in conjunction with the Project Manager, to ensure a smooth development cycle and made defect reports, while meeting with developers, describing defects found in the system, and developed reports and structure presentations to present key messages to senior management.
* Maintained the defects on daily basis and assigned the defects to the related technology partners and performed user acceptance testing (UAT) to validate user requirements and expectations.

**HSBC Brazil Mar 2014 –May 2015**

**Senior Business Analyst**

**LAM RTB Cards:**

For this project I was responsible for the resolution of production issues, making sure all the business’ needs are met, and taking into account software process is correctly followed. Daily follow-up of productive incidents from critical to low impact.

* Analyzed requirements and workflow diagrams. Assisted Sr. BAs in developing use cases and activity diagrams to model processes.
* Extensively involved in Web content management for creating a user-friendly customers’ web portal.
* Assisted in creating workout plansbeforeh and helped conduct JAD sessions.
* Created presentation slides for the various meetings as per Sr. Bas’s need and played a facilitator role in the weekly status meeting in the absence of the Sr. BAs.
* Participated in Project Management duties. Assisted in preparing weekly status reports for senior management on the progress of the project, delivery schedules, and commitments from different sub-groups such as QA, Development, and Design.
* Helped testers to test the developed application, done Manual Tests involving Functional testing and Integration Testing.
* Used MS Project to assist Sr. BAs in creating Project Plans. Analyzed test results and create reports based on software testing.
* Improved efficiency of inventory management by 30% by implementing Oracle data warehousing solutions.
* Helped management in the decision-making process by providing Tableau-based reports with actionable insights.
* Implemented Database Modeling, Data Mapping, ETL, Data Quality Management, Data Analysis, Data Migration, Data profiling, Dimensional Modeling, Entity Relationship Diagrams ERD, SQL, and reporting process.
* Generated Unified Modeling Language UML diagrams such as Activity, Sequence Diagrams, and Workflow Diagram to demonstrate critical processes.
* Developed and maintained Business Requirement Documents BRD, Functional requirement documents FRD and assisted Systems Analyst to come up with System Requirement Specifications SRS.
* Conducted 5+ training sessions for 50+ Business users to use the implemented software system daily.
* Optimized business operations by Coordinating between Operations Team, Business management team, and Software Team to implement enterprise and in-house built software solutions.
* Participated in Daily Agile Scrum “Stand-up”, Biweekly Sprint Planning, and Retrospective Sessions and update the team on status of upcoming User Stories.
* Responsible for onboarding/mentoring Business Analysts and Product Owners.

**HSBC Mexico Feb 2013 –Mar 2014**

**Business Analyst/Project Manager**

**LAM CTB Collection:**

The project was related to the collection requirements of the bank for LAM countries of HSBC involving various interface teams and project challenges. This project aimed to comply with business requirements right from requirement gathering to implementation in production on targeted releases across the year.

* Worked with the QA team on conducting user acceptance testing (UAT) and was involved in preparing a detailed user manual for all the applications.
* Worked on several reporting tools like crystal reports, SQL server reports, report writers, etc., and lead various process improvement projects within Capital Markets and ensure timely and accurate results of all project deliverables.
* Analyzed and interpreted the additions and changes in CCAR/DFAST reports like FRY-14A, FRY-14Q, and FRY-9C by FED to implement the correct solutions.
* Utilized data and quantitative analysis along with on-site meetings with Retail Bank's Sales, Underwriting, and Collections teams to identify and quantify sales, customer service, credit risk, and performance metrics
* Conducted detailed analyses to identify patterns, trends, anomalies and schemes in transactions and relationships across multiple businesses/products and compiled suspicious activity reports for BSA/AML Management.
* Assisted with customer data requirements, data acquisition and data validation for the AML and Fraud SaaS product line and conducted weekly meetings to decide the Policies and Procedures to be followed while constructing new sites.
* Tested Loan IQ operations related to the commercial loan trading system and identified, reported, and remediate AML and KYC related deficiencies to minimize potential loss to the bank
* Lead optimizations and management of regulatory data requirements for secured funding transactions (FR 2052a).
* Worked on Market Risk and Credit Risk functional specification for Value at Risk and Regulatory Capital functional specification for the calculation of the Risk-Weighted Assets RWA exposures.
* Coordinated with Analysts, Managers, Developers, and Testers for complex projects during the SDLC and performed UAT testing, data validation, and data migration. Interfacing with technical staff (i.e., Developers, Database, and System administrators).
* Worked with vendor technical support to identify ongoing issues and defects that need to be resolved for the Commercial Lending System.
* Utilized Commercial Lending banking application and was responsible for the design and process flow of the system and Defined and designed commercial lending loan approval process which resulted in data collection and analysis compliance.
* Introduced Agile and RUP methodologies to reflect the liquid nature of front-office improving time-to-market and Reviewed requirements and performed gap analysis against the OFSAA and FSDF framework and data model.
* Cooperated with CCAR team on delivering the Basel capital regulatory results to serve the CCAR various reporting forms also Identified Use cases from the requirements and wrote Use Case Specifications and Created business process workflow diagrams.
* Performed Data Mapping and Data profiling to map various source systems to the new Target source system.

**HSBC ME Jul 2011 –Feb 2013**

**Business Analyst**

ME Production support and the enhancements to send PIN mailer through SMS.

* Executed SQL queries to debug issues, set and validate master data, and generate reports from the database tables based on business requirements.
* Planned and executed document fit-gap analysis along with application configuration, deployment, data migration, and integration and Created user stories with acceptance criteria.
* Executed, coordinated, designed, wrote and performed tests to prove system functionalities, verified business and user requirements are met, and systems are operating as expected in a production environment.
* Facilitated Sprint Planning, Backlog Grooming, Sprint Reviews, Sprint Retrospectives, and other Scrum ceremonies and supported and educated the Product Owners with respect to grooming and maintaining the product backlog.
* Participated in Backlog Prioritization with the Product owner and scrum master and assisted Product Owner with Backlog grooming, User Story development, and prioritization.
* Designed systems and obtained information on project limitations and capabilities, performance requirements, and interfaces.
* Performed SDLC using both agile/scrum and traditional/waterfall methodologies amongst various projects and Organized JAD sessions with all the stakeholders to discuss any roadblocks or impending risks.
* Understand business process management, elicit, and gather business requirements of the customers and translate them to a Functional Requirement Document (FRD).
* Designed, developed, and modified JIRA Boards, using pre-determined template to write and edit user stories and work towards backlog grooming and expected timeline.

**HSBC UK Mar 2009 –Jul 2011**

**Business Analyst**

To improve the performance of the HSBC UK system, Accounts and corresponding data would need to be purged, Role was to analyze, and find the gap in the close and purge accounts processes. Marking accounts to be purged. Created the components to delete the accts and corresponding records from the system physically. This process not only improved the performance but also saved the storage and CPU while the daily batch is running.

* Detailed requirements for enhancing the unemployment insurance process. Gaps were identified, addressed, and included in the process. Served as an active member of the Change Management team and documented user interface diagrams, prototypes, mockups, and wireframes.
* Provided liaison services to Subject Matter Experts, Stakeholders, Businesses, Vendors, and Technical team members. Developed the business requirement document and maintained the project schedule in an agile environment.
* Conducted release of products on regular iterations and documented the lessons learned, Conducted/supervised training sessions, and lead a team of 4 other business analysts.
* Coordinated and guided the offshore team for defect-free implementation and analyzed the Project definition documents for Integrated Customer Platform (ICP) multiple projects for system impacts. UI Sync ups through interviews, surveys, prototyping, and observation.
* Coordinated and collaborated with the SMEs, End Users, and Stakeholders to gather requirements and created (Visio) Flow drawings. Managed change control processes and updated the requirements.
* Created Business Requirements Document through planning and meetings, defined Functional /System specifications. Created Swim lanes, Activity/ ER diagrams.
* Conducted Research on Federal and State Laws for new updates. Guidewire software was introduced within the Policy Center to calculate the quotesand also scheduled meetings with the development team and testers to clarify requirements.
* Played a major role in interface testing and collaborated with Quality Assurance Analysts for manual testing. Documented Lesson Learned and Defined requirements and provide advice and assistance to the end-user and Created Use cases, created UI Diagrams, Wireframes, and Mockups. Business Process Flows charted and provided Gap analysis for the migration project.
* Prepared business requirements and functional specifications for new business. And assisted the project manager in creating work breakdown structures and project plans.
* Developed and created the Communication Plans and managed the Project Management Plans. Followed the protocol for the Change Management process.

**Fiserv Dec 2007 –Jan 2009**

**Business Analyst/Project Manager**

This project was a common service platform for loans for vehicles, homes, and personal loans for a particular client. Worked here on online screens of Mortgage SERV products as a developer.

* Interacted with the country user, operation, risk management, product control, finance, and other stakeholders to capture business requirements and involved in creating enterprise-level flows and timelines.
* Extensive understanding of Software Development Life Cycle (SDLC) including Waterfall, Agile Methodology Scrum and Rational Unified Process (RUP).
* Managed all requirements throughout the Software Development Life Cycle (SDLC) and conducted a quality audit of a variety of specific processes within the operations services for Claims to ensure quality service goals and standards are met and/or identify areas where improvement can be achieved.
* Enhancement of the Legacy System covered all of the business requirements related to Valuations from maintaining the panel of appraisers to ordering, receiving, and reviewing the valuations.
* Worked in ETL environment involving Informatics/Data Stage and Business Intelligence tools like Cognos, Business Objects. Initiated Requirement gathering, analyzing, validating, and authoring use cases using UML.
* Analyzed existing data and used tools available to successfully forecast the pricing models and performed Walkthroughs of business requirements and functional requirements with the development and testing teams.
* Involved in designing and developing Data Models and Data Marts that support the Business Intelligence Data Warehouse and reviewed the data model and reporting requirements for Cognos Reports with the Data warehouse/ETL and Reporting team.
* Performed Walkthroughs of business requirements and functional requirements with the development and testing teams.
* Assisted in on-going process improvement efforts to ensure Test Planning, Execution, and Reporting is effective, efficient, standardized, coordinated, and integrated
* Interacted with the business users to gather requirements based on the Comprehensive Capital Analysis and Review (CCAR) Regulation for Financial Statements, Interest Rate, Credit Ratings and Investment Securities.
* Involved in managing the data within finance to ensure to consistent definitions, business naming standards, development of standard calculations, and security requirements as per CCAR requirements.
* Managed Credit Risk Modeling - provided data, developed and enhanced CCAR models for credit card delinquency and default loss forecasting.
* Conducted GAP Analysis, User Acceptance Testing (UAT), Operational Readiness Testing (ORT), SWOT analysis, Cost-benefit analysis, and ROI analysis.
* Identified and evaluated risk performance on several consumer loan portfolios by building Probability of Default, Loss Given Default, and Exposure at Default models. Actively communicate with the business.
* Expert in commercial (P&C) Property and Casualty and Personal Lines Insurance experience with national carriers and accumulated system requirements from various departments through surveys and interviews.
* Involved in prioritizing the defects and writing business requirements to resolve them and conducted JAD sessions with management, SMEs, vendors, users, and other stakeholders for open and pending issues.

**Capgemini Nov2006 –Dec2007**

**Business Analyst**

This project was CMS enhancement for loans on credit cards. For this project, the total amount due for a cycle was offered in installments. The installment option would be provided to cardholders and cardholders can select the period and frequency as per their convenience. My role for this project was to do analysis and coding, testing and deploying the code in a live environment.

Another project which worked on during this period was scheme compliance. Schemes like Visa and MC release 2 times their changes. These changes need to be retrofitted in the code which the current bank is using. Mostly TRAMS and FAS changes needed to be retrofitted. I did the analysis and retrofitted the codes.

* Facilitated review sessions with stakeholders to access business needs and elicit requirements and reviewed and analyzed the existing KYC standards to develop and documented business requirements for the line of business KYC application.
* Collaborated with partners in Compliance, other KYC functional teams, and the business to ensure stake-holder's understanding of KYC requirements, system enhancements, and regulatory changes.
* Analyzed the process and identified the functionality improvement options to fulfill the business needs. Communicated benefits and risks of each option, and recommended business priorities.
* Worked in partnership with the KYC technical team to translate implementation options into detailed Functional Requirement Specifications and Technical Requirement Specifications also created UML to ensure the business logic is clearly demonstrated to developers. Created use cases to understand the narratives.
* Worked on Software Development Life Cycle (SDLC), Rational Unified Process (RUP), and Agile/Scrum methodology, Object-Oriented Analysis and Design Concepts (OOAD), Business Process Re-engineering (BPR), Test Lifecycle, Data Modeling.
* Utilized ETL to work with various databases and Data Modelling and worked on Lifecycle, created, and followed up on JIRA tickets for the change requests received from various business partners.
* Build Platform features, and user stories, and maintain backlog with priorities, using Rally and JIRA platforms also worked with the developers to resolve bugs reported in JIRA and other issues related to requirements.
* Involved in the Design, Development, and Unit Test of the ETL code as per the requirements and collaborated with the KYC Operations teams including Quality Control, the Industry Risk Group, and the Database Administration team to ensure the teams are prepared for implementation.
* Partnered with the KYC Operational Readiness team to ensure the business is prepared for implementation by Documenting new policies & procedures and outlining and explaining updates to the KYC application.
* Collected and reviewed due diligence documents for new funds to ensure CIP requirements and KYC regulatory requirements are satisfied in accordance with the bank’s enhanced due diligence policies.
* Performed extensive data modeling to differentiate between the OLTP and Data Warehouse data models and documented requirement traceability matrix in Requisite Pro for traceability of requirements through test cases.

**Capgemini May 2005 –Nov 2006**

**Associate Consultant**

This project was an LMS enhancement for HSBC Loyalty management services. Worked as a developer on an LMS project wherein I was responsible for the loyalty enhancement for the HSBC third party.

* Interviewed business users to gather requirements and analyzed the feasibility of their needs by coordinating with the Project Manager and technical lead and analyzed data from the retail mortgage lending channel, and structure, and presented change proposals to management.
* Responsible for numerous decisions with respect to business policies, procedures, and methods for implementation. Confidential Pre-payment risk, Risk Analytics for Confidential, Loan Servicing,
* Gained a thorough understanding of Cash Management, Liquidity Positions and Liquidity Ratios also Loan Origination and maintenance of credit files according to federal banking guidelines
* Worked with the Quality Assurance team to create Test Plan and Test Cases and conduct unit, integration, and system testing and conducted JAD sessions to gather requirements and develop Business Requirements Document.
* Created Use cases, use case Diagram, Activity diagrams, and other flow charts to define the business process also followed Software Development Life Cycle (SDLC) using RUP which is an iterative and incremental software development methodology.
* Prepared Use Cases based on Business requirements and used MS Visio and Rational Rose to create use cases, activity diagrams, state chart diagrams, sequence diagrams, and collaboration diagrams.
* Gathered non-functional requirements and documented them as Business Rules, Quality attributes, and constraints documents.
* Created wireframes and developed a prototype of the graphical user interface (GUI) and demonstrated it to the stakeholders and business users and took feedback from them.
* Revised functional requirement documentation (FRD) and other core materials throughout the SDLC, making all necessary revisions for requirement refinement and defect correction.
* Reviewed Test Cases with QA and made sure all defects raised were closed and participated in bug review meetings, assigned problems to the appropriate software development team for fixes, and tracked problems from start to correction and test.
* Involved in Knowledge Management Activities such documentation of release processes, creation of FAQ for resolution of common issues and worked with testing tools like HP Quality Center, Rational Rose, experienced in preparing user instruction and use cases to conduct User Acceptance Testing (UAT).

**EDUCATION DETAILS**

* **B.Tech. (IIT BHU ,Varanasi) 2005**