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| **PRAVEEN K**  **Sr. Business Systems Analyst**  **praveen.p3434@gmail.com**  **2014264242** |

**Professional Summary:**

**Business Systems Analyst** with **about 8 years** of experience working primarily in **Banking, Mortgage,** and **Finance** domains using several **Software Development Life Cycle (SDLC)** methodologies including traditional **Waterfall**, **Waterfall-Agile** Hybrid to modern Agile frameworks like **Scrum**, **Kanban** and **Scaled Agile Framework (SAFe)** along with extensive knowledge in **Scrumban**, **Extreme Programming (XP)**, Rational Unified Process (**RUP)** and sound expertise in performing **Business requirements elicitation, Business Intelligence, Data Analysis, Data Extraction, Exploratory Data Analysis &Data Cleansing**

* Extensive knowledge in **Banking**, **Forex Trading**, **Credit Payments** and **Delinquencies, Risk-Based Access.**
* Fair knowledge of the Banking sector’s regulatory and compliance acts relating to the fraudulent practices like **Bank Secrecy Act**, Sarbanes Oxley Act **(SOX)**, **BASEL 3**, **Know Your Customer,** **Enhanced Due Diligence**, **Frank Dodd ACT**, **CDD**, **CARD,** **PEP**, **GDPR, Bank Regulations Act, UDAP** laws regulations and procedures used when needed for the product.
* Knowledge of **Mortgage Loan Origination Systems, Loan Servicing, Payment Card Industry Data Security Standards (PCI DSS), HOPEA, HMDA, RESPA GFE** and **PA DSS** requirements and compliances applied when needed.
* Knowledge of best **BABOK concepts** and **practices** and leveraged on them while working on projects and day to day activities.
* Experience in Organizational Change Management and Conflict Resolution at various stages of the Project lifecycle.
* Worked with the PM in determining the deliverables produced like Project Plan, Project Scope Statement, and Proficient in creating and developing **SWOT Analysis**, **Work Breakdown Structure (WBS)**, Critical Path Analysis, Earned Value Management (EVM) Cost-Benefit and Impact Analysis as in required when needed for the current project .
* Analyzing and disposing of the risk assessments prompted, along with fine-tuning the parameters required for **Risk Assessments** resulting in successful implementation and continuous development of the project along with the team.
* Seasoned in a wide variety of requirements elicitation techniques such as **Document Analysis**, **Surveys,** **Interviews**, **Brainstorming**, **Introspection**, **Prototyping**, **Observations, Interface Analysis, Reverse Engineering** and **Requirements Workshops** and experience conducting **Joint Application Development (JAD)** sessions as in when required for project.
* Transformed Business requirements into functional requirements and focused on **documentation** while creating artifacts such as **Business Requirements Document (BRD)**, **Functional Requirements Document (FRD)**, Use Case Document, **Requirements Traceability Matrix (RTM)**, Risk Register,and having a broad knowledge on deliverables at various stages.
* Experience in organizing **Backlog Grooming**, **Sprint Planning, Release Planning, Daily Scrum, Sprint Review Meetings** and handling **requirements churns** and **negotiating** with development teams as in when needed and required.
* Efficient in breaking **EPICS** and writing **User Stories** and Acceptance Criteria along with the **INVEST** criteria in mind.
* Experienced with a wide variety of Agile Estimation, Prioritization techniques like **MoSCoW**, **KANO models,** Walking skeleton **Planning Poker** ,The **100 Point** Method, Bucket sizing, horizontal and vertical slicing techniques.
* Acclimatized to **Business Process Modeling and Notation (BPMN)**, **Workflow** diagrams along with Behavioral **Unified Modeling Language diagrams (UML)** such as **Activity**, **Use Case Diagrams** and Interaction UML diagrams such as the **Sequence**, **Timing** diagrams and Process Maps by leveraging on various modeling tools like the **MS Visio**, **Lucid Chart**, **Invision** and **Balsamiq Mockups** for creating low and high fidelity mockups and wireframes as in when demanded.
* Extensive subject knowledge in **Data Modeling** including creation of both **conceptual** & **logical** models, **E-R Modeling**, **Data Mapping**, **Data Migration**, **Profiling, Integration** and thorough knowledge of **DBMS**, and **RDBMS** concepts.
* Leveraged **Informatica Power Center (IPC)** for extraction, transformation, and loading (**ETL**) process and transformations along with monitoring the workflow for Data Integration and also created **Data Mapping Specification** when required.
* Solid understanding of Enterprise Data Warehouse system **(EDWH)** along with Dimensional Modeling using **Facts**, **Dimensions**, **Star** and **Snowflake** Schemas & performing various operations like **Slicing, Dicing, Roll Up, Drill Down**, and **Pivot** on **OLAP** **MOLAP**, **ROLAP** and **Hybrid OLAP** as in when required and demanded by the project.
* Tracking the requirements along the project by collaborating with the QA team in writing Test Cases, Test Plans, Bug Reports and Test Reports and Leveraged tools like **JIRA, JIRA Zephyr** for Issue tracking.
* Reviewed, Collected feedbacks and sometimes Assisted **UAT** sessions ensuring the product quality with a thorough understanding of testing concepts pertaining to both manual and automation using tools like HP ALM/QC and Selenium and Simultaneously assisted in **Smoke, Sanity, Load/Stress, Regression, End-to-End, and Integration testing.**
* Work experience in using **Adobe Experience Manager (AEM**) for digital asset management and web content management.
* Expertise in **R** and **Python** scripting worked in stats function with Numpy, visualization using Matplotlib/Seaborn and Pandas for organizing data and Experience in using various packages in R and python like ggplot2, caret, dplyr, Rweka, rjson, plyr, SciPy, Scikit-learn, Beautiful Soup, Rpy2. And Extensive Knowledge and Understanding in **CNN** and **RNN**
* Leveraged **collaboration and interactive tools** like **Confluence** and **SharePoint** to improvise team’s communication.**.**
* Professional working experience in Machine Learning algorithms such as linear regression, logistic regression, Naive Bayes, Decision Trees, Clustering, Random Forest, XG Boost, Market Basket Analysis and Principle Component Analysis.
* Skilled in **Statistical analysis, Quantitative analysis, predictive modelling** and **forecasting, hypothesis testing, data mining**, **data cleaning, data quality assessment data integration** and **validation, data modeling, ETL, data visualization**.
* Profound knowledge of the **Service-Oriented Architecture (SOA)**, Client-server Architecture, **Application Programming Interfaces (API)**, the Simple Object Access Protocol (SOAP), **Representational State Transfer (REST)**, **eXtensible Markup Language (XML)**, **JavaScript Object Notation (JSON)**, **YAML**, RAML, **WSDL** as in when required.
* Closely worked with the team while developing new APIs and enhancing existing APIs along with preparing **API technical** and **testing documentation** leveraging **Postman, SoapUI, Omni Developer tools** as in when required for the project
* Experienced in integration of Salesforce with external applications by using **Web ServicesAPI, Metadata API, WSDL, SOAP**
* Exceptionally good in writing SQL queries **Data Manipulation Language (DML)**, **Data Definition Language (DDL)**, and the **Data Control Language** **(DCL)** for requirements research analysis, data analysis, data validation, and system testing.
* Prepared Data Visualization reports using **POWER BI** through connecting CSV, Excel, Snowflake database showcasing the business insights and progress reports using Histogram, Heat maps, Pie charts which provided Business Value.

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| Modeling Tools | MS Visio, Balsamiq Mockups, Lucid Chart, Invision. |
| IBI/Reporting/ Visualization Tools: | Tableau, Power BI, Alytrex, R studio, SSRS, MS Office Suite, MS-Excel, Vlookups, PivotTables, VBA. |
| API Testing/Documentation Tools: | Postman, SoapUI, SwaggerUI, Swagger Inspector |
| Version Control Tools: | Microsoft TFS, CVS, GIT. |
| Statistical Tools: | SAS, Minitab, MS-Excel, R Studio,  Jupyter Notebook |
| DWH ETL Tools: | Informatica Power Center, SSIS, Jasper ETL |
| Database Management Tools: | Microsoft SQL Server, MySQL, Oracle RDBMS. |
| Project Management Tools: | Jira, MF QC/ALM, Clarity, Confluence, MS Project, MS SharePoint, Rational RequisitePro, Rational ClearQuest, MS Project. |
| Testing Tools | Selenium, MF UFT, JUnit |
| Languages and Others: | Python, XML, YAML, RAML HTML, MATLAB, SQL, C/C++, MS Office (Word, Excel, PowerPoint, Access), Jupyter Notebook (Python) .NET framework, Ruby on Rails framework. |

**Technical Skills:**

**American Express, Phoenix, AZ April 2020 - Present**

Sr. Business Systems/Data Analyst

**PROFESSIONAL EXPERIENCE**

**Project:**This Project is to provide Forex quote for each individual user based on Crypto Machine enabled Blockchain based (P2P System) user profile pricer .The Cryptography based communication system that provides technological advancements over existing systems by claiming secure communications with enhanced speed and transparency with the help of Advanced Machine learning algorithm (Predictive Analytics) for the perfect spread to achieve an minimal error rate of 0.5% .

**American Express, Phoenix, AZ April 2020 - Present**

Sr. Business Systems/Data Analyst

**Roles and Responsibilities:**

* Acted as a liaison between stakeholders, subject matter experts (SME), Business Owners and the Development team to identify the business needs, business rules and business process specifications and used **Document Analysis** to develop an in-depth understanding of the **Business Processes** to aid **Business Process Improvement (BPI)**
* Facilitated **JAD sessions** where questions on requirement, dependency, potential risk, assumptions were discussed and executed as in when required and demanded by the project
* Involved in Agile methodology, Assisted the PO in defining the **Key Performance Indicators (KPI’s).** Performed **Scope analysis**, **Impact assessment, Root Cause Analysis, Cost-benefit analysis, feasibility study** as in when required.
* Designed Use-Case diagrams, Business Process flow diagrams, Activity diagrams and Sequence diagrams using MS Visio and used Balsamiq to create wireframes and low fidelity mockups to provide visual insights to business stakeholders.
* Collaborated with Compliance Analyst in assessing and regulating Know Your Customer **(KYC)** and Customer Due Diligence regulations **(CDD)** for Identifying the Politically Exposed Person **(PEP)** for Anti Money Laundering activities.
* Fragmented and broke down EPICS into **User Stories** and documented in **JIRA**. Established Acceptance Criteria for them. And explained **it** to the Development Team, helped them design the Tasks for the Sprint backlog.
* Devised and **Prioritized** the **Product Backlog** by conducting Backlog Grooming sessions with Product Teams and also in defining the **Definition of Ready (DoR)** and pulling these items into **Sprint Backlog** from Product Backlog.
* Acted as Proxy Scrum Master in Facilitating **Scrum meetings and Enforcing Timeboxing** along with responding to impediments and document **Information Radiators** **(Burn-up – Burn-down charts)** to **track the teams progress.**
* Performed **K-Means** Clustering in order to understand customer and to segment the customers based on the transaction behavior information and to improve existing profitable relationships and to avoid customer churn.
* Performed Data Checks, Assisted Data Analyst in Data preparation, Data cleansing and integration process using **OpenRefine**.
* Assisted Sr. Data Scientist in helping to develop Predictive Analytics model on profile pricer for Individual Customer using algorithms like Random Forest, GBM, Decision Trees, Generalized Linear Model using Python and R in Jupyter Notebook
* Migrated on premise database structure to Confidential Redshift data warehouse and responsible for ETL and data validation using SQL Server Integration Services and designing conceptual and logical data model for various data sources on Redshift.
* Involved in maintaining the reliability, availability, performance of Amazon Elastic Compute Cloud Amazon EC2 instance.
* Assisted the QA team in conducting UI Testing, Functional testing, Compliance Testing, Perfomance Testing and develop the Test Plan, Test Conditions, Test Cases Using HP- ALM and review the Test Cases if there is need for it.
* **Documented APIs using Swagger and** Made sure that functions **GET, PUT, POST, DELETE** are validated and working
* Executed **View** **SQL** queries with different **Where** Clauses in Views for reports to NFA Compliance Office.
* Collaborated with team members by **sharing information and files using SharePoint** to allow for better visibility.
* Created Dashboards in **Tableau** with live database connected with the module for Reporting the Real time Forex trade data.

**Environment:** Agile(Scrum), .NET Framework, ASP.NET, JIRA, MS Project, MS Visio, Balsamiq, YAML, XML, JSON, Truffle, Tableau, Postman, MySQL, MS Office(Word, PowerPoint), QC ALM, HP Load Runner, Amazon EC2,AWS, Swagger, OpenRefine, Jupyter Notebook, HTML, CSS.

**Lincoln Financial Group, Dover, NH November 2018 - March 2020**

Sr. Business Systems Analyst

**Project:** The scope of the project was to enhance an existing web-based Automated Credit and Grant Management Tool to overcome the redundancies and difficulties poised by the current Automated credit Management tool which had limited scalability, accountability and performance capabilities. This project is aimed and developed to monitor the Control Payment Numbers, Adherence Scores and Funding Rules for the available grant and credit and to provide enhanced security on the credit spent.

**Roles and Responsibilities:**

* Involved in various activities of the project like information gathering, analyzing the information gathered, documenting the functional or business requirements using **Rational Requisite Pro** as in when required for the project**.**
* Performed **GAP Analysis** reviewing the existing **As-Is** process and recommending possible areas of improvements in for the future **To-Be** system during the initial stages of the project.
* Facilitated **Requirement workshops**, **Interviews** using various techniques from **BABOK** with **SMEs &** Various Stakeholders to better understand requirements of **Credit Automation Process** starting from Control Payment Numbers (CPN), Adherence Scores and Funding Rules for the newly developed Automated Credit Management tool.
* Collaborating with PM in creating and documenting Project planning, Resource planning, Change Management Plan,WBS.
* Created and documented Risk and Issue Management, Meeting Summaries and Requirement Traceability Matrix.
* Conducted **market research** on features that could add weightage in the future and can be used by the Credit Investigators.
* Scrupulously involved with Credit Investigators, Analysts, and Auditors in identifying the **process flows** and improving the **workflow** to enhance the Automated Credit Management Tool different from an existing one.
* Scrupulously involved with Credit Investigators, Analysts, and Auditors in identifying the **process flows** and improving the **workflow** to enhance the Automated Credit Management Tool different from an existing one.
* Used **Invision mockups** for making **wireframes** and **mockups** for (GUI)**UI/UX** and being implemented in the application
* Maintained compliances by studying and ensuring that the organization’s regulations, policies, procedures comply with work including **Bank Secrecy Act(BSA), Anti Money laundering (AML), Know your Customer(KYC), Enhanced Due Diligence(EDD), CDD, CARD, PCI-DSS, UDAP** and **Customer Identification Program(CIP)**.
* Envisioned and Scibed **user stories** and **acceptance criteria** and checked if they passed the criteria of **INVEST** rule. And worked in tandem with **Product owner** in effectively maintain and prioritize the **Product Backlog**.
* Held Knowledge Transfer sessions between the team and also leveraged **JIRA** for creating **User stories** while using the **KANBAN** board for the visual flow and managed off-shore team across different geographies as in when required.
* Helped Scrum Master in Tracking Milestones and Publishing Team’s Progress and made sure they are in concern with PO.
* Created **UML diagrams** such as **Use Case, Sequence**, **Activity diagrams**, **Process flow charts** for the tool developed.
* Monitor Azure Infrastructure through System Centre Operation Manager and manage and create storage in Azure portal
* Executed **SQL queries** by leveraging **MS SQL** on large data sets for **exploratory Data analysis, research analysis**, and extracting data and **ad-hoc reporting, KPI reporting** and using it for the management tool being developed.
* Integrated the third-party services for **UDAP** and **CARD** and integrated the application server using the **REST API** .
* Assisted QA Team in testing application during SIT, **Smoke Testing, Black Box Testing, Regression and** gathered feedbacksand training the stakeholders to **User Acceptance Testing** as in when required.
* Used **Confluence** as a collaboration tool for Knowledge sharing, Artifacts sharing, and as a communication tool and assisted the project management team and analyzed business processes, workflows, and scheduling.
* Leveraged **Tableau** creating Grants dashboards for automating project status and get insights from data for business needs.

**Environment:** Agile(Scrum), .NET Framework, ASP.NET, JIRA, MS Project, MS Visio, Invison, Confluence, Azure, XML, JSON, SOA, Tableau, Postman,Rational Requisite Pro, MySQL, MS Office(Word, PowerPoint), QC ALM, HP Load Runner, Apache Kafka, HTML, CSS.

**PWC, Tampa, FL February 2017 – August 2018**

Business Systems Analyst

**Project:** The scope of the project was to build an efficient **DWH** application to facilitate the utilization of Real time value of a Collateralized Property in **Snowflake** from old existing Legacy System. This application was developed generally to the determine, process and to evaluate the **Real-Time Value** of collateralized property and evaluation of the present value of the unrealized portion of collateralized property which exceeds the unpaid amount of a related loan and the monetization or other utilization of the value of such unrealized portion.

**Roles and Responsibilities:**

* Worked with the team during the **Source Data** **Exploration** to identify the source and group data like property location, real time value, mortgage transactions data along with understanding the **data structure** and its **interrelationships.**
* Identified the **GAP** between source and target data by performing **GAP Analysis** and also identifying the source of the missing data that was needed there by lessening the inherent **risks** and increasing the overall value thus increasing **ROI.**
* Performed **data assessment** to check for inconsistency, integrity along with **data profiling, quality** and **data validation.**
* Worked in **SAFe** (Scaled Agile Framework) with scrum framework at team level utilizing **Kanban Visualization Board**.
* Acted as Proxy Scrum Master in  **scrum of scrum ceremonies** and scribed **User stories** and updating the **PBI**
* Analyzed large amounts of data with limited documentation and SME support to produce technical specifications and **Data Quality** improvement plans migration conversion requirements by analyzing source and target schema.
* Assisted Compliance Analyst in assessing and regulating **HOPEA, HMDA, RESPA GFE, HUD-1** and Customer Due Diligence regulations **(CDD)** for Identifying the Politically Exposed Person **(PEP)** andillegal transaction reporting.
* Created a **Data Mapping specification artifact** by comparing **existing source system** **Databases** to attributes of **target systems** and defining the transition rules by collaborating with the **SMEs** and the **Stakeholders** responsible**.**
* Experience with **data quality testing** validating source and target database using Data mapping using Data mapping/Transformation and acceptance testing once the system testing is done and used for further processes.
* Formulated the **Data Migration** approach by assisting **DB architects** in modeling **Bus Architecture**, preparing **ER** diagrams and **data flow** diagrams by leveraging **Lucid Chart** to comprehend data warehouse.
* Collaborated with **Data Engineers** to **configure** storage with **a separate data mart** to receive data associated with borrower and co-borrowers from application, performed and documented it and formulated the **Data Migration** approach
* Actively involved in the **ETL** process using **Informatica Power Center** by assisting developers in designing **transformation logic**, preparing workflow sessions, and monitoring the process results for the DWH created
* Actively involved in **testing** the **migration solution** in **small subsets** by ensuring the **mappings**, **transformations** and **data cleansing** routines are working and responsible to review and approve any **changes** **to master data** in **production** along with making **audit trail** and **logs** for the entire Data Warehouse created and executed for reference.
* Validated **data quality** and **integrity** by assisting in operations like **drill down, roll up, slice** for **OLAP cubes** generated by **OLAP** **queries** and extensively involved in **Master Data Management (MDM)** to help the organization with strategic decision making and process improvements for any other extra information as in when needed.
* Leveraged **SQL queries** for **ad-hoc reporting**, **source data exploration** and **research analysis** and used **POWER BI** for Dashboard reporting purposes, data collection and prep up data for data analysis by creating Macros.
* Dealing with processes, governance, policies, standards and tools as part of **Master Data Management** (MDM) to consistently define and manage the critical data of the organization.

**Environment:** Agile (SaFe), JIRA 6.6, .NET, MF UFT, MSVISIO, Confluence, Omni Developer tool SOQL, Balsamiq Mockups, MS OfficeSuite, Power BI, MoveIt(MFT), Fiserv(Signature Bank Platform), .NET Framework, ASP.NET, Power BI, Selenium. ADO.NET, VB.NET, HP QC ALM, HP Load Runner

**Temenos, Chennai, India April 2015 – January 2017**

Business Analyst

**Project:**

The project to streamline the existing customer on-boarding, **CDD** process and automate the generation and management of case related to the **KYC** process to meet the Anti-Money Laundering (**AML**) compliances. The new system automated the generation and management of high-risk cases for **Enhanced Due Diligence (EDD)** optimized the report generation process and made it easier for the bank to adapt to changes in regulations and compliances.

**Roles and Responsibilities:**

* Good understanding of leading **AML concepts, lifecycle, process architecture** such as **Least Privilege, Privileged Access, Roles and Data Mining, Segregation of Duty (SOD)**, and **Role-Based Access Control (RBAC).**
* Basic understanding of compliance and audit requirements for business governance like **SOX, PCI DSS, GBLA**.
* Proficient in requirements elicitationand **reviewing test plans, scenarios, defect tracking** and **any requirements churn**.
* Transformed business requirements into functional design specifications like **BRD** and Design artifacts.
* Handled **Change requirements, Impact Analysis** followed by proper documentation for **Change** and **Impact** Analysis.
* Tracked and maintained stakeholder requests and changes using the **Requirements Traceability Matrix.**
* Leveraged on **SQL** for research analysis, ad-hoc reporting and a good understanding of **RDBMS** concepts.
* Ability to read, create and modify **UML** diagrams leveraging on **MS VISIO** and also review process flows for gaps.
* Created (**SwaggerUI**) **API** documentation and Leveraged on **Rally** for requirements management & tracking.
* Managed the **UAT process** by reviewing it and assisting in **smoke testing** and obtaining **business approvals.**

**Environment:** Waterfall Scrum Hybrid, MySQL, MS VISIO, Rally, Confluence, Crystal Reports, Oracle Financial Systems Application (GRC) ERP, YAML, Swagger, Oracle 12C, Salesforce Workbench, Tableau.

**Encore 360, Bangalore, India November 2013 – February 2015**

Business Data Analyst

**Project:**

The project was to build and test a **data warehouse** for the Institution which could help the management in supporting their decisions for their **Data** on an **IBM AS/400** repository.

**Responsibilities:**

* Work closely with business and development teams in **Agile** life cycle framework to assess the business and **functional requirements**, review and do analysis of Business requirements as in when required for the project
* Performed Data Analysis, created **GAP Analysis Document**, and performed **Data Quality Checking.**
* Help create **test strategy** and plan estimates for the testing process and identify the number of **test cases** to be written by working closely with **Business Analysts** and also play a vital role in updating the status in daily Scrum.
* Wrote **SQL** queries to analyze the data issues and defect rectification using **PL/SQL Developer**.
* Leveraged **Informatica** for **ETL testing** and creating **workflows**, **mappings** and **monitoring** them.
* Used **SQL** code to retrieve data from the database while coding applications for **mainframe** and **AS400 platforms.**
* Work on **Requirements Traceability** using **Quality Center** to make sure that every requirement is covered by test cases.
* Validated **data quality** by performing operations like **drill down, roll up,**  for **OLAP cubes** generated by **OLAP** **queries**.

**Environment:** Agile (Scrum), Oracle, JIRA, SAS, SharePoint, SQL Developer, Informatica Power Center, JupyterNotebook (Python), Cognos.

**Data Aces, Chennai, India October 2012 – September 2013**

Data Analyst

**Project: \]**The project was to build and test a **BI reporting system** for the Institution which could help the management in supporting their decisions for their **Portfolio Management System**.

**Roles and Responsibilities:**

* Managed **metadata** and **modeled data marts** of different **transaction repositories**, **investments** and **finance**.
* Leveraged **SAS** reports utilizing **Data Blending**, **multi-level hierarchy, Table Calculations**, **Parameters**, **Graphs**.
* Designed, developed and implemented **Cognos Dashboards**, **Scorecards** & **KPI Reports** of no of transactions.
* Project Lead accountable for providing strategic and tactical leadership to ensure full project **life cycle design** developed
* Performed **due-diligence** with the existing data in the **data warehouse**, generated **ad-hoc SQL queries** and **transformation** rules to compare and evaluate the **prediction model** .
* Leveraged **Python** for **data manipulation, loading** and **extraction** using python libraries such **as Matplotlib, NumPy.**

**Environment:** Waterfall, Python, SAS, Cognos, MySQL, Excel, MS Office Suite, Share Point.

**Education:** Bachelor of Engineering at Anna University, Chennai, Tamil Nadu.