  **Sahil N.**

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**201-917-2486**

**Sr. Business System Analyst**

**Professional Summary**

* **Sr. Business Systems Analyst** with **8 years** of experience functioning primarily in the **Finance** & **Banking** domain with a focus on **Blockchain & Distributed Ledger Technology, Trading Platforms, Wealth Management, Retail Banking, Credit Scoring Models**, Design Development & Implementation of the business processes using **Software Development Life Cycle (SDLC)** Methodologies. Hands on Experience in **SAP** system and various modules.
* Well versed with regulatory acts such as **Bank Secrecy Act,** **FCRA (Fair Credit Reporting Act),** **FCBA (Fair Credit Billing Act) \*trading laws\*** and compliances such as **Know your Customer (KYC), CIP, Customer Due Diligence (CDD) Payment Card Industry (PCI) and Data Security Standard (DSS) Corporate Credit or Debit Entry (CCD**)**.**
* Experienced in working under various **SDLC** environments including **Waterfall**, **Agile** **Scrum** possessing abilities to work with cross functional and self-organizing teams.
* **SAP Master Data Management Consultant** with **experience** on Full Life Cycle Implementation and in configuration and customization of **SAP** Legacy System Harmonization and Interfacing **Master Data Objects, Fields, Data Sets Collection, Consolidation, Cleansing and Uploads. Test and Validate Collected Master Data.**
* Possess hands on experience in Configuration and Testing of **FI/CO Module** along with Integration of **FI** (Financial) with **MM** (materials management) and **SD** with (P to P) **Procure to Pay** & (O to C) **Order to Cash cycles** in **SAP** System
* Deeply involved in drafting multiple artifacts such as **Business Requirement Document (BRD), Functional Specification Document (FSD), Use Case Document, Requirements Traceability Matrix (RTM), Risk Register, RACI matrix** and assisted project managers in achieving milestones, deliverables, outlining project actions, vision and objectives using **Critical Path Analysis (CPA), GAP Analysis, Work Breakdown Structure (WBS), Earned Value Management (EVM) and Financial Analysis Models (NPV, ROI,IRR,MIRR,CAPM,YTM,6-Factor Model)**
* **E**xtensive knowledge on **Continuous Integration,** development techniques like **TDD (Test Driven Development), BDD (Behavior Driven Development), and ATDD (Acceptance Criteria Test Driven Development) and developed Feature Files with detailed description in Gherkin format.**
* Collaborated with **Stakeholders, End Users, Business Owners, Product Owners, Project Managers, Scrum Masters, Tech Leads, DAs, UI experts, Developers, QA, Product Managers** & **SMEs** at various levels
* Expertise in Scrum Ceremonies including **Backlog Refinement**, **Sprint Planning**, **Daily Standups**, **Sprint Review, Sprint Retrospective.**
* Assisted the team in estimating user stories using techniques such as **Relative Mass Valuation, Planning Poker**, **T-Shirt Sizing** which helped in delivering critical functionalities of the release and maximizing the business value.
* Extensive practical experience in facilitating the team and creating **Scrum Artifacts** like **Product Backlog** and helped product owner defining **Definition of Done (DoD), Definition of Ready (DoR),** **MVP (Minimum Viable Product),** and **MRF (Minimum releasable features)** to assist with **releases and** assisted him in prioritizing user storiesusing techniques such as **MoSCoW, KANO, 100-point method, Linear Stack Ranking, User Story Mapping.**
* Experience in analyzing diverse architectures, creating workflows, and developing business solution model using **Use** **Case** **Diagram**, **Sequence** **Diagram** (static and dynamic), **Data Flow Diagrams, Activity** **Diagram**, **Entity-Relationship Diagram using tools such as lucid charts, MS-Visio Balsamiq.**
* Experienced in creating **Wireframes, Mockups and** helping UI-UX developers to understand Business needs around UI-UX and inspect using tools such as**, Signavio, Invison, Figma, Magneto 2.0 and Adobe XD.**
* Assessed **risks**, **issues,** **impediments** efficiently and possess in-depth knowledge in **Requirement Management**, **Change Management, Risk Register, Defect Management, Release Management, Project Management,** and **Risk Managemen**t using **JIRA, Confluence, HP ALM, SharePoint, and MS Project**.
* Proficient in **Data Modeling, Data analysis, Data Mapping, Data Migration, Data Integration & Data Profiling** with the understanding of **Data Warehouse System**, **Operational Data Store, Blockchain and Data Marts.**
* Assisted Dev-ops, System Team and Development Team in creation and maintenance of **Databases**, **Distributed Ledger Technology,** **Data** **Table** **Structures**, **Schemas**, Online Processing Systems like **OLTP** and **OLAP** Operations such as **Roll-up**, **Drill-down**, **Slicing**, **Dicing** and **Pivot**.
* Experience in creating **Data Mapping Documents** indicating transformations with operational knowledge in **Extract, Transformation, and Load** **(ETL)** process using **Informatica PowerCenter**.
* Knowledge of **Service-Oriented Architecture (SOA)** like **XML & JSON data formats** for communicating between the front end and back end server using **RESTful** and **SOAP APIs**.
* Adequate knowledge in performing and creation of **API Documentation**, **API Endpoint Validation** using **POSTMAN** and documentation using **Swagger** to capture the **Headers, Query Parameters, Resources, POST/PUT** response body and different **error codes** received.
* Knowledge on **Salesforce Marketing Cloud, Analytics Cloud and Salesforce Administration** which includes creating **workflows, validation rules**, **approval process**, **field security settings, formula fields,** creating and editing **permission sets** and **OWDS (Organization Wide Default Settings), rollup summary, data imports.**
* Knowledge on **Salesforce Marketing Cloud tools** like **Email Studio, Mobile Studio, Web Studio, Advertising Studio, Analytics Studio, Journey Builder, Content Builder,** and **Segment Builder.**
* Experience in creating email templates, email content using **Amazon Web Service (AWS) Pinpoint** for targeted customer segments and ran targeted campaigns to drive user engagement.
* Experienced in **Reporting** tools such as **Tableau** and **Power BI** to generate **Standard Static Reports, Ad-hoc Reports, Visualizations, KPIs, Write-Back Reports, and Interactive Dashboards**
* Clarified Business requirements and business logic to QA Team during **Integration Testing, Regression Testing, UAT, Load/Performance Testing, System Testing, Smoke Testing, Stress Testing,** and **Sanity Testing.**
* Collaborated with QA Team in formulating **Test Plans, Test Cases, Test Scripts, Test Scenarios, Test Data**, issuing the **Test Reports,** and tracking requirements with the **Requirements Traceability Matrix (RTM)** and facilitated testing using **Software Testing Life Cycle, Defect Life Cycle, Bug Tracking** tools like **HP QC/ALM**.

**DOMAIN KNOWLEDGE**

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| **Financial Instruments** | Capital Markets, Equities, Fixed Income (Bonds, Convertibles, T-Notes, T-Bonds), Derivatives (Options, Futures, Forwards), Forex (FX Options, FX Futures, Currency Swaps, Currency Forwards), Commodity, Trade Reconciliation, Mutual Funds, Portfolio Management, YTM,6-factor model, CAPM, Historical return, forecasted returns, Fama-French three factor model, Fama-French-Carhart four-factor model, estimated return, arbitrage pricing and Dividend Growth Model |
| **Compliance and Regulations** | AML, FINRA OATS, Basel II, Basel III (BCBS), CCAR, SOX, Dodd-Frank (DFAST), Patriot Act, Bank Secrecy Act, Investment Company Act. |

**Technical Skills**

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| --- | --- |
| **Business Skills** | Stakeholder Management, Change Management, Impact Analysis, Risk Management, Cost-Benefit Analysis, ROI Analysis, JAD Sessions, Financial Reporting, SWOT analysis. |
| **Requirement Management** | Jira, Confluence, MS Office, HP ALM, MS SharePoint, MS Excel. |
| **CRM Software** | Salesforce Marketing Cloud, Lightning Connect, Journey Builder, Mobile Studio, AWS Pinpoint. |
| **ERP system** | SAP FI-CO module, MM, SD, COPA, OM, PC, PCA, GL, AR, AP, AA, CE, CCA, IQ. |
| **SDLC Methodologies** | Waterfall, Waterfall-Scrum Hybrid, Agile-Scrum, SAFe, XP. |
| **Modeling Tools** | MS Visio, Balsamiq, Signavio, Invision, Lucid Charts, figma. |
| **ETL Tools** | Informatica Power Center, Talend. |
| **Data Warehousing** | Data Marts, OLTP, OLAP, Multi-dimensional Analysis, ODS, OLAP Operations, Blockchain and DLT  |
| **Analysis, Reporting and BI** | Tableau, Microsoft Excel, Analytics Studio, Power BI. |
| **Databases/DBMS** | MySQL, PL/SQL, Oracle. |
| **Defect Tracking/ Testing Tools** | HP ALM/QC, JIRA. |
| **Web Services and API Tools** | SOAP, RESTful, XML, JSON, Swagger, Postman. |

**Work Experience**

**Barclays Wilmington, Delaware**

**Sr. Business System Analyst Dec 2019 – Till Date**

**Project Description:** The projectaimed to replace the existing methods and system of record creating and authorizing access to records with the help of **Blockchain and DLT** (distributed ledger technology). Which improves data integrity and reduces rework with the help of automation in various steps. Using asymmetric keys which also enhanced the data security and reduced data breaches in the system. Eventually led to less data redundancy and errors. The reduced delay and process automation helped to remove the bottlenecks and thus increased process efficiency which led to increase in revenue as more work was been done in the same process time and losses were saved due to avoiding accounting data redundancy and errors.

**Roles and Responsibilities:**

* **Gathered** **Requirements** from end-users such as Business user, stakeholders, and SME’s such as financial analysts, Accountants, Developer by conducting elicitation techniques like **Brain Storming,** **Interviewing, Prototyping, Document Analysis, Interface Analysis and JAD (Joint Application Development) sessions**.
* Verified compliance documents for Customer Due Diligence (CDD), Sarbanes-Oxley Act (SOX), Payment Card Industry (PCI) Data Security Standard (DSS) and Corporate Credit or Debit Entry (CCD).
* Assisted **Product Owner** with prioritizing **User Stories** based on **MoSCoW** model, defining **Definition of Ready (DOR)** and **Definition of Done (DOD) and** defined **acceptance criteria** for different User Stories**.**
* Analyzed and defined **AS-IS** condition of existing System and process. While analyzing Business Requirements to determine **TO-BE** state after the project is successfully implemented or created.
* Created **Process flow diagrams** to map out strategy and plan to fill the Gap between by performing **Gap analysis**
* Worked with developers, Architects and assisted them to identify nodes and define network configuration for optimal load balancingand Mapped all the Nodes to understand better flow of Pods in workers present in network.
* Actively participated in all the **scrum meetings** like **sprint planning, daily standup meeting, sprint review, sprint retrospective and product backlog grooming**.
* Assisted in creating system using open-source **Kubernetes** Platform and API. Also, to create **smart contracts** with the help of developers to automate the process and assisted for a better understanding of business contracts
* Worked on Salesforce Mobile Studio, to create Email notifications, Push Notifications to help business processes.
* Assisted Team in Data Integration from on-premises oracle database to Blockchain and helped in writing and documenting the transformation logics in the **Data Mapping Specification Document**.
* Assisted in **Source analyzing** process so as to understand the chain formation of data in blockchain and creation of genesis block which initiates the blockchain by understanding all the end users and user data to be stored.
* Assisted in **ETL** process to define what business logics are being used. Assisted in defining Target Data accordingly.
* Created **Data Flow Diagrams** to understand the data flow throughout the system and organization to balance load and understand Miner, channel, payment and clearing node configuration for optimal performance of system.
* Jointly responsible for creating **Test Plans, Test Scenarios &** **Test Cases** with the testers from the team and oversee testing of the system during **Smoke Testing, Regression Testing,** and **User Acceptance Testing**
* Created various **Reports like** bar graphs, interactive live dashboards, heat maps using **Tableau** for Data Analysis
* **Monitored the progress of the overall project,** tracked individual issues such as user stories, defects and technical debt using **Atlassian JIRA,** allowing for improved visibility of project status and accurate forecasts.
* Generated automated task reminders and documented testers feedback using **Confluence** for performance evaluation and created various **Confluence** pages and spaces to manage requirements, meeting to enable cross functional communication and document sharing between Team members.
* Worked on **SQL queries** using **unions, joins, aggregation, order by & group by** to extract data from different data sources.

**Environment**: Agile-Scrum, Salesforce CRM, Oracle SOA Suite, Email studio, Swagger, Kubernetes, Mobile studio, Process Builder, Journey Builder, Informatica PowerCenter, Confluence, JIRA, Balsamiq, Tableau.

**Ally Financial** **Charlotte, NC**

**Sr. Business System Analyst Apr 2018 – Oct 2019**

**Project Description:** The project aimed to enhance the client’s hybrid Robo-advisory platform by adding features to enable the user to view projected portfolio performance with varying levels of confidence, link external accounts to transfer funds in and out of the portfolio account, a more intuitive dashboard, access to investment education material, wealth manager, etc. The goal was to elevate the end user experience to drive revenue and also build market share among the targeted customer base. This elevated customer satisfaction led to increasing revenue and reducing operational costs for the business.

**Roles and Responsibilities:**

* Designed **use-case diagrams, process flow diagrams, activity diagrams** and **sequence diagrams** using **Signavio** todefine the interactions of the customer with the Trading Platform and used **Figma** to create **wireframes** & **mockups** to provide visual insights to business stakeholders.
* Assisted the Product Owner in the **Definition of Done (DOD), Definition of Ready (DOR), Requirements Analysis,** creating **MVP**, assisted him to prioritize the **Product Backlog Items.** Helping the team to **Breakdown** **User Stories**
* Worked on **JIRA** to capture & manage **User stories** and to define **User Story Acceptance Criteria.**
* Actively participated in all the **Scrum Ceremonies sprint planning meeting, sprint retrospectives, daily standups and review meetings** and provided valuable contribution in such.
* Verified compliance documents for customer **KYC**, **Customer Due Diligence**, **FCRA** (Fair Credit Reporting Act), **FACTA** (Fair and Accurate Credit Transaction Act) & **FCBA** (Fair Credit Billing Act) and also made sure Project is following all the compliances so as to reduce legal implications for future state.
* Created **API Documentation** and **API Endpoint Testing** using **POSTMAN** to validate the request for **SOAP** and **RESTful** services in **XML/JSON format** using functionalities like **GET/POST** to capture errors and validate data.
* Assisted in the implementation of the **Salesforce CRM** to facilitate the development of the cloud-based CRM.
* Worked on **Salesforce** **Mobile Studio, Email notifications, Push Notifications** to help automate business processes and built campaigns for the customers in Journey Builder that mapped out the complete customer journey.
* Created templates for emails and content to be added in the email along with the segmented lists of email users,

using **Email builder** and **Content builder** on **Salesforce Lightning**.

* Used **Conceptual Data Models** and **Logical data models**, identified entities, attributes, relationships by referring to the **Data Dictionary, Data Glossary** and **E-R Models** for source exploration.
* Assisted in performing **Data Normalization** process to eliminate data redundancy and faster query processing.
* Applied **Data Transformation rules** such as filter, router, aggregator, joiner, sorter. Identified **Source Data & Target data** needs, performed **Data Mapping**, **Data Profiling**, as part of **ETL process** using **Informatica PowerCenter**.
* Provided Valuable insights to Team from gathered Stakeholder Feedback and communicated with team during/after **User Acceptance Testing (UAT)** and Clarified business requirements and outcomes from system during **Smoke Testing, Sanity testing, Integration Testing** and **Regression Testing.**
* Developed **SharePoint** workflows, applications to improve project management and content management practices.
* Kept track of **bugs and defects** using JIRA, maintained issue logs and handled the change requests efficiently.
* Worked closely with the reporting teamto ensure correct data is presented in the generated reports using **Power BI.**
* Worked on **SQL** queries like **joins, aggregation, order by & group by** for Data Analysis, validation, and profiling.

**Environment**: Agile-Scrum, Oracle, SharePoint, HP ALM, Figma, POSTMAN, JIRA, Power BI, Informatica PowerCenter, Salesforce CRM, Salesforce Marketing cloud.

**Credit Suisse Morrisville, NC Business System Analyst Feb 2017- Jan 2018**

**Project Description: Data Migration** project aimed at building a new system to enhance **Customized Credit Score** simulating service which helped customers and noncustomers to understand their overall **Credit Health** and reach financial goals. The objective was to increase the accuracy in **Lending Decisions**, predict long term **Customer Risk**, facilitate better understanding of customers, removing disparities in credit scores.

**Roles and Responsibilities:**

* Assisted the Product owner in interviewing Subject Matter Experts in Credit Score and Bureau reporting along with few employees to get a thorough understanding of business processes & analyzed the data structure, hierarchy. Verified compliance documents for customer KYC and customer due diligence.
* Discussed and **gathered the requirements** from different stakeholders like Portfolio Managers, End-users using interviews, JAD sessions, surveys & then documented before giving it to the team in the form of product backlog items.
* Supported the Product owner by assisting in creation of project plans, developing the project workflows, creating

scope documents along with the process of scheduling and tracking project timelines

* Verified compliance documents for **Customer Due Diligence (CDD), FDI Act (Federal Deposit Insurance Act)** and made sure System incorporated so as to reduce future legal litigations.
* Participated in **Source system exploration**, analyzing existing Front-end applications, middleware, and Mainframe Databases to come up with **Migration Plans** and **Strategy.**
* Analyzed **Source to Target Mappings** and involved in preparing **Data Mapping Specification** **Document**.
* Assisted Database architects in modelling **Bus Architecture**, designing **Snowflake Schema** and preparing **ER Diagrams** to comprehend targeted data warehouse and relationships among data tables.
* Consistently involved in the ETL **process** using **Talend** assisting ETL developers in applying designer **transformation logics**, preparing **workflow sessions,** and **monitoring** the process results.
* Major tasks included architecting an end-to-end solution for sourcing Customer data from sources using **Talend** and to feed the cleansed, consolidated and integrated Customer data to Data warehouse.
* Assisted in performing **Data Normalization** process to eliminate data redundancy and faster query processing
* Validated data integrity and quality through exhaustive assistance in extensive **OLAP cube** based on required **OLAP queries** performing various operations such as **drill down, roll up, slice, dice, and pivot.**
* Used **SQL queries** **(select, insert, update, delete, sub-queries, joins)** to manipulate the data in the databases.
* Worked on **AWS Pinpoint, Email notifications, Push Notifications** to help automate business processes and built campaigns for the customers.
* Involved in **API documentation** and **API Endpoint Testing** along with the development team.
* Developed **Test Plans, Test Cases, Test Scripts** to assist in **System Integration, Performance & Functional tests.**
* Generated various **Dashboards** and **Project Closure Reports** using **Tableau** promoting business insights & trends.

**Environment**: Agile-Scrum, UML, MS-Visio, MS-Project, JIRA, Tableau, Talend, Amazon Web services, AWS Pinpoint Salesforce Sales cloud, Oracle, Confluence,MS PowerPoint, Lucid Chart, HP ALM, Invision.

**AXIS Bank India,**

**Business System Analyst June 2015 - Nov 2016**

**Project Description:** The scope of the project involved developing the Digital Mortgage Web Application, to automate Mortgage Loan Origination Process from Origination to Closing/Funding process.

**Roles and Responsibilities:**

* Assisted in generating a streamline process to understand the various steps in the **Loan Lifecycle** and desired functionality of the new system by interacting with users, SMEs, stakeholders, lenders, underwriters.
* Identified and analyzed needs for various functionalities by using various techniques such as Document Analysis, Focus Groups, and Interviews with Subject Matter Experts (SMEs) and project stakeholders.
* Prepared the function flow of application; by creating High fidelity Wireframes and **MockUps** using **Invision.**
* Performed GAP Analysis by understanding the AS-IS business process and TO-BE business process and created **Business Process Model and Notation (BPMN)** document using Microsoft Visio.
* Developed several activity and sequence diagrams with swimlanes and UML components to show **entity relationship diagrams (ERD)** using **Lucid chart** and **Microsoft Visio** for the developers and data architects.
* Assisted in elaboration of epics into user stories in Product Backlog Grooming Session so that stories are granular.
* Designed API technical documents and conducted API designs sessions to understand their functional features of **REST**, **HTML**, **XML** using **Postman** and worked on developing API integration documentation using **Swagger**.
* Worked with the **QA team** for validating Test Plan and Test Cases for Integration testing, Regression Testing, Whitebox Testing, black Box Testing, Smoke Testing and assisted in facilitating User Acceptance Testing (UAT).
* Conducted end-to-end data validation of data flow and created the Data Mapping Document, prepared ETL routines.
* Used **Tableau** to generate **credit check reports** and **application status reports**.
* Wrote and executed SQL queries to perform data analysis, data validation and data manipulation on **Oracle 12c DB**.

**Environment:**  Agile-Scrum, MS Office, MS Visio, MS Project, Invision, Magento 2.0, HP ALM, Web Services, REST, SOA, HTML, XML Web Method WSDL, Tableau, Oracle 12c, SQL, Postman, Swagger, JIRA, Confluence.

**Big Bazzar India**

**Business Analyst- SAP FICO Oct 2013 – April 2015**

**Project Description:** Project was to implement and move from existing system to SAP system. Project was focused on supporting the ABAP developers and to establish enterprise architecture on company and client level with Fiscal year variant. Also, to configure operational, group and country specific chart of accounts. With recognizing master data and also testing and validation of the same.

**Roles and Responsibilities:**

* Responsible for **SAP Master Data maintenance** in accordance with the SAP Master Data best practices, policies and procedures.
* Performed requirements gathering and documentation with clients, internal users, and third-party vendors for systems development, enhancements, and process improvements.
* Assisted project manager in creating business cases and **Project related documentation**.
* Design solutions to meet business requirements for quality team and cross-functional processes for the business
* Resolving tickets on **SAP Master Data around customer master, Vendor master, Material master Data**
* Develop dashboards to support executive reporting and analytical processing of day-to-day activities.
* Provided comprehensive analytical and fact-based reporting to support and identified opportunities to impact operational results, make changes to processes, and support strategic initiatives.
* Skilled in organizing information i.e., Business Processes, Projects documentation, Specifications, Configuration documents, Testing documentation etc.
* Performed **End to End testing from Order to Cash, Data Migration and Rollout**.
* Worked extensively on Team Site **SharePoint** updated, edit and created web pages
* Taking care of overall **AP activities within SAP**, Working on ACH payments, AP Workflow, and Intercompany posting
* Taking care of day-to-day activities on Invoice posting, Parking, validating and processing for the payment
* SAP AP Vendor Setup & Approval, Make SAP entries for monthly expense allocations.
* Worked on Invoice Processing & for Invoice processing used two-way match and three-way match before payment. Purchase Order, Good Receipts and Invoice from vendors within SAP
* **Environment**: SAP, MS-Excel, MS office suite, SAP FI-CO Module, SharePoint.

**Mahindra & Mahindra India,**

**SAP Master Data Management Analyst July 2012 - Sept 2013**

**Project Description:** Project aimed at **SAP Master Data Maintenance** in **FI-CO module** in Production Environment. Mainly focusing on of creation and maintenance of **GL, AP, AR, AA, OM, PC, COPA, PCA.**

**Roles /Responsibilities:**

* SAP Legacy System Harmonization and Interfacing **Master Data Objects, Fields, Data Sets Collection, Consolidation, Cleansing and Uploads. Test and Validate Collected Master Data**
* Responsible for all master data maintenance in **SAP (FI-CO, MM, SD, ETC**.) within the supporting business reorganization, process changes, and data updates
* Configuration of SAP FI-CO module and various chart of accounts (operational, group and country specific)
* Created training documentation, MDDDs, and process flows
* Utilized **MS Access** to validate data and extracted custom reports as requested
* Created custom queries and responsible for SAP troubleshoot issues
* Took part in all SAP integrations and functioned as SharePoint site manager
* Created new processes for multiple business units

**Environment:** SAP, Master Data management, MS Access, MS word, MS Excel.

**Education:** Diploma in ME, B.E in ME.