**Pratik K**

**Product Manager/Senior Business Systems Analyst**

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**Professional Summary**

Energetic and self-motivated team player. Ability to **adapt quickly** to challenges and changing environments. Experience in working in a fast-paced environment to develop creative solutions with limited resources. Passionate about generating big, creative ideas to differentiate in the market, growing the business, and working with stakeholders to build innovative products. Excellent verbal and written communication skills with the ability to influence others internally and externally. **Bilingual experience-** managed both **on-shore** and **off-shore** development teams.

* 9 years of work experience in a progressively complex work environment as a **Product Manager** and **Business Analyst/Business System Analyst** in the **Finance Industry (Banking, Investments, and Wealth Management, Fintech).**
* Experience in **Federal Regulations,** **Capital Markets, Trade Finance,** **Wealth Management**, **and Online Banking.**
* Strong **finance & banking domain knowledge** including **accounting operations, banking processes,** **financial statement analysis** (**Balance Sheet, Income Statement & Cash Flow Statement), interest rates, and inflation.**
* Researched the **Fintech** space in the U.S.A., India, and Kenya on **Amazon Pay,** **PayTM, and M-Pesa** mobile wallets to uncover **business scaling strategies**, identifying product utilization variation from intended to actual, examine resistance to fraud, and **analyze credit risk, settlement risk, reputational risk, and regulatory risk.**
* Experience in **discovering product-market fit**, conceptualizing and developing **dual-sided web-based platforms**, analyzing the competitive business landscape, applying firm-level **microeconomic models** to analyze the business.
* Working knowledge of **blockchain**-based digital currencies and **payment platforms**, and **Macroeconomic** framework.
* Analyzed **peer-to-peer(P2P**) **lending** to model **adverse selection and moral hazards** for lenders and borrowers.
* Strong knowledge of **Software Development Life Cycle (SDLC)** and **Agile methodologies** like **Scrum, Kanban, Scrumban,** **Scrum - Waterfall hybrid methodologies**, and **Scaled Agile Methodology (SAFe)**.
* **Owned product vision, created product roadmap and strategy**, developed a shared understanding of the architecture and the technology of products, and collaborated with cross-organizational engineering teams to deliver success.
* Ability to analyze quantitatively, problem-solve, and scope business requirements and **experience in delivering products/solution initiatives from conception through completion (end-to-end product delivery)** while adhering to tight deadlines. Managed product feature delivery and **analyzing feature tradeoffs** based on user requirements.
* Adept in managing and implementing **product marketing activities** through research, strategic planning, and analyzing Business Intelligence **(BI)** data. Worked with third parties to assess partnerships and licensing opportunities.
* Experience in **early-stage product development** including **pilot and** **beta programs** for hypothesis validation.
* **Evangelized product vision** to the senior management team and diverse stakeholders through deep business domain knowledge, customer research, **hands-on data analysis, and industry expertise**.
* Skilled at creating **business model canvas**, market requirement document **(MRD), Product requirement document (PRD),** analyzing target market, **total addressable market (TAM)**, competitor analysis, developing metrics strategy.
* Developed strong stakeholder relationships and created **stakeholder maps** to identify and analyze stakeholders.
* Delivered solutions while **adhering to Service Level Agreements** (Customer-Based SLA and Service-Based SLA).
* Knowledge of **agile estimation techniques** like **Planning Poker, T-Shirt sizing, Bucketing system, Affinity Mapping** and Agile prioritization techniques like **MOSCOW method, Kano model, relative weight prioritization.**
* **Identified and developed** critical **KPIs** on Business Performance (Revenues, Margins, COGS, NPS), Product Development (delivery, team resource availability), Product Usage (Users per feature, Steps towards the target), and Product quality (Support tickets, feedback requests, change requests, testing)**.**
* Skilled in reporting tools like **Tableau, Power BI** to generate standard **static reports**, **Ad-hoc Reports**, **Geospatial data analysis, and visualizations**, tracking **KPIs**, and developing **interactive dashboards**.
* Proficient in assessing and conducting **GAP analysis, SWOT analysis, Competitive Strategy Analysis (Porter’s 5 forces), Ansoff Matrix, BCG Matrix, Impact analysis, Feasibility Analysis,** and **Risk analysis**.
* Competent in strategizing **Business Requirements Gathering** through **Requirements workshop,** **Joint Application Development (JAD)** sessions, **Brainstorming, Interviews** with **business users (LOBs) & other project stakeholders.**
* **Worked with UX and Engineering** to deliver high-quality products within the context of business principles.
* Proficient in modeling **Use Cases, ER Diagrams,** and **Data Flow Diagrams** using **UML and BPMN** languages, and creating **Screen-Mockups** & **Wireframes** and prototypes in **Lucidchart, MS Visio,** **InVision, Figma and Balsamiq**
* Skilled in creating **Test scenarios** and **User Acceptance Testing (UAT)** andwriting **acceptance criteria** for functional requirements and managing issues in **GitHub** and **JIRA.** Worked in **TDD and BDD environment.**
* Knowledge of **Data Warehouse Architecture** including **data mapping, data modeling, Star Schema, Snowflake Schema**. Proficient in **SQL** for **data retrieval and analysis** for **SQL Server, Oracle database, MarkLogic, AWS Redshift.**

**Technical Skills**

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| **SDLC Methodologies** | Waterfall, Hybrid-Waterfall, Agile Scrum, Scrumban, Kanban, SAFe 4.5, RUP |
| **Modeling Tools** | Lucidchart, Balsamiq, MS Visio, InVision, Adobe Illustrator |
| **Collaboration Tools** | MS SharePoint, Confluence, GitHub |
| **ERP & CRM** | Salesforce CRM, Oracle Peoplesoft |
| **Requirement Management** | JIRA, HP ALM, MS Project, MS Excel, Asana, JetBrains Space |
| **ETL Tools** | Informatica, AWS Web Crawler, MarkLogic Content Pump, Oracle Data Integrator |
| **Testing Tools** | HP QC/ALM, Jenkins Server |
| **Databases** | SQL Server, Oracle RDBMS, AWS RDS, AWS Redshift, MarkLogic, S3, Azure |
| **Analytics and Reporting Tools** | Tableau, Power BI, Python, R, Survey Monkey, Amplitude, Geckoboard, R Studio, Hotjar. |
| **Web Services** | REST, XML, JSON, SWAGGER tool, POSTMAN |

**Finance domain knowledge**

Wealth Management, Stock Valuation, Firm Valuation (DCF Method, Earnings Multiplier, Times revenue method, Book value, and Liquidation method), Fixed income securities, Equity Securities, Derivatives, Credit Risk, Net Present valuation (NPC), International trade and finance (Ricardian Model, Heckscher-Ohlin Model, Gravity Model), Bank Secrecy Act, DODD-FRANK, SOX, Corporate Financing Structures, CDS, LIBOR, Emerging market finance, and Entrepreneurship.

**Professional Work Experience**

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| **Credit Suisse** | **Morrisville, NJ** |
| **Technical Product Owner/Senior Business Systems Analyst** | **July 2019 - Present** |

Credit Suisse is a global wealth management, investment bank and financial services firm catering to corporations, institutional investors, and high net worth individuals. The project entailed the development of an internal wealth management platform to serve the corporate and small business clients and a microservices-based data migration and aggregation project to enable Northern Trust wealth managers to get a 360-degree view of their clients.

**Responsibilities:**

* Led the **strategic initiative** of developing a revamped wealth management application platform for corporations.
* Researched market trends and **reverse engineered** existing products to identify the value-creating solution.
* Developed and refined the **product vision** and structured the **product roadmap** in JIRA along with defining **OKR’s** to measure product development progress in collaboration with the senior management team and technical lead.
* Led **user research** through **qualitative and quantitative** methods to identify the problem and **develop hypothesis**.
* Defined the **Minimum Viable Product (MVP)** for hypothesis testing to set the stage for iterative product development.
* Owned the internal organizational product webpage to **disseminate product development progress** and deployed an interactive component to capture user feedback and suggestions on the product on **Confluence**.
* Responsible for creating reports like **progress to goal (PTG), budget status report**, **feature status report**.
* **Created and tracked Key performance indicators (KPI’s)** like user time on screen, user actions per task, mis-click rate.
* Conducted system **Impact Analysis, Feasibility Study,** and **Cost-Benefit Analysis to** identify potential business and technical risks. **Developed a risk management plan** and continuously reprioritized and revised risks.
* Collaborated with the business analyst to analyze business processes for a comprehensive understanding of existing business systems. **Interviewed area experts** and shadowed business users to record user-system interaction and establish target system requirements. Used **UML modeling language** to create business flow diagrams in **Lucidchart.**
* Conducted **GAP Analysis** by evaluating the **AS-IS** business process and developed the **TO-BE** business process.
* Worked on **Salesforce Financial services cloud** to document and analyze existing business flow.
* Applied **design thinking** practices to develop **core product features** for wealth managers and asset servicing team.
* Mapped out system workflow to **identify use cases** and to create use case diagrams **and prototypes** in **Figma.**
* Led product backlog grooming sessions to prioritize user stories using **MOSCOW,** **KANO,** and relative weightmodels.
* Decomposed high-level project scope from feature Epics into **user stories** by conducting a **story writing session** with the technical team and defined the **acceptance criteria and definition of ready (DOR)** for user stories.
* Analyzed platform usage through heatmaps and user action tracking recording on **Hotjar**. Conducted **user feedback survey** to measure user satisfaction and system usability scale on **Survey Monkey**.
* Authored and publicized weekly progress reports and **product feature newsletters** using **HubSpot**.
* Worked on **Service-Oriented Architecture (SOA)** using **RESTful APIs and JSON objects.** Assisted in **API documentation**.
* Collaborated with machine learning teams to understand data requirements (data structure, data labeling, data classification) for **linear regression models and decision tree algorithms in** **R and Python.**
* Conducted **User Acceptance Testing (UAT)** for functional requirements, monitored the product issues using the **JIRA** board, and supervised the **functional testing**, and **black**-**box testing.**
* **Created user manuals and conducted user interaction sessions** for end-users and record any feedback.

**Environment**: Agile-Scrum, Microsoft Azure, Docker, Oracle, MarkLogic Datahub, JIRA, Confluence, Figma, Lucidchart, Salesforce Financial Services Cloud, POSTMAN, Power BI, Informatica Power Center, R, Python, Java, Rest API, Hotjar

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| **Equifax** | **St. Louis, MO** |
| **Product Manager** | **November 2018 - July 2019** |

Equifax Inc. is an American multinational consumer credit reporting agency. This project aimed at building a new system to model Customized Credit Score simulating service which enabled customers to understand their overall credit health and exposure to risks. The objective was to increase the accuracy in Lending Decisions, extending credit lines to investors, predict long term Customer Risk, removing disparities in credit scores.

**Responsibilities:**

* Worked in an **agile** **essential** **SAFe 4.0** product development environment to deliver system product features.
* 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 baselined them.
* Analyzed existing business workflow to map out the legacy system via **BPMN** using **Lucidchart.**
* Developing a clear model representing value delivery to the customer, understanding the **cost structure and in-license models** of all components and suppliers. Developing customer-centric ROI models that align with the value provided.
* Responsible for **managing changes to the product vision** and roadmap based on Epics from the portfolio manager.
* As an internal representative of the customer, leveraged market research and continuous exploration to understand customer and market needs. Used **design thinking tools** like **personas, empathy maps, journey maps, and story maps** to communicate requirements to the Agile Release Trains (ART) to ensure continuous value delivery.
* Monitored and supported the flow of work through the **program Kanban** board and into the program backlog, responsible for ensuring enough features are ready in the backlog. Reprioritized the program backlog using **Weighted Short Job First (WSJF)** before each Program Increment (PI) Planning session.
* Participated in PI meetings to present the vision highlighting proposed features of the solution along with the upcoming relevant Milestones and **establish business values (BV) for PI objectives.**
* Mapped the system to **organizational value streams** to the system by creating **Sashimi plots** to identify the critical value-creating streams and further maximize their value produced during program increment iteration.
* Led Product intelligence efforts to uncover **behavioral insights**, map out the digital journey on **Amplitude.**
* **Collaborated with the System Architect** to understand the scope of upcoming enabler work for new functionality.
* Defined the leading **Key Performance Indicators (KPIs)** to measure progress towards the validation of the hypothesis.
* Created action items based on team members’ responses for the **Lean-Agile leadership Self-Assessment.**
* **Developed and tracked the release train’s predictability measures** and monitored progress reports for scrum teams.
* Developed Cumulative Flow Diagram to visualize the amount of work in the program Kanban state (Funnel, Analyzing, Backlog, Staging and Validation, Deployment, Release).
* **Created product workflow documents** for internal organizational communication on **Confluence**.

**Environment**: Agile SAFe 4.0, AWS RDS, AWS S3, AWS Athena, Oracle, Confluence, Lucidchart, InVision, Java, POSTMAN, JIRA, Power BI, Amplitude Analytics, Rest API, Java, JavaScript

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| **SVB** | **Santa Clara, CA** |
| **Product Owner** | **October 2017 - August 2018** |

Silicon Valley Bank, a subsidiary of SVB Financial Group, is a U.S. based high-tech commercial bank catering to businesses and startups. The scope of this project was to create a blockchain-based system to issue letters of credit to the customers. This system aimed at reducing complex links and networks in trade financing and increasing transparency in financial trade transactions by providing a single immutable record of trade.

**Responsibilities:**

* Extensively researched **Blockchain technology** and **distributed ledger systems,** and **federal monetary policy** levers.
* Researched the U.S. Department of the Treasury’s Office of Foreign Assets Control’s (OFAC) country-specific economic and trade sanctions including restrictions on foreign country transactions and exports to targeted countries.
* Collaborated with **Blockchain SMEs** to understand distributed ledger technology **(DLT)**, hash-based one-way functions, **distributed trusted time-stamping services** for issuing letters of credit. Researched **R3’s Corda** system.
* Liaison between **Stakeholders** (Issuing and receiving bank teams, Insurance Examiner, Buyers, Sellers), **SMEs**, and the development team to identify the business needs, **business rules, and business process specification.**
* Created **business canvas** for the product and developed and managed the Product vision, Product strategy, and Product roadmap using **JIRA and Confluence.** Mapped out the system workflow in **Lucidchart.**
* Led meetings with business owners to **identify new Product Backlog Items** and discuss them with the Scrum Team.
* Developed and wrote business cases for new product features and **organized Business Value Estimation Workshops** in order to collaborate with stakeholders about the potential value of Product Backlog Items.
* Defined the **Minimum viable product (MVP)** based on user requirements and created prototypes in **Invision**.
* **Owned the scrum team product backlog** and responsible for building, editing, refining, and maintaining it.
* Collaborated with the development team to **finalize accepted story completion criteria**. This included validating that the story meets acceptance criteria, that it has the appropriate, persistent acceptance tests, and the compliance with its **Definition of Done (DoD)**. Ensured the product features are fit for use by business users.
* Collaborated with the business stakeholders and development team to **facilitate successful system demo sessions.**
* **Mapped the user journey** to create a shared vision between the development team and the business owners.
* Defined and **tracked key performance indicators (KPIs)** like the net promoter score, conversion rate, abandonment rate, false-positive rates, order rejections rate, fraud rate. Visualized and analyzed then in **Tableau.**
* Set documentation guidelines for **API** documentation for third party connectivity using **Swagger**.
* Responsible for **setting up clear communication channels and design internal communication page on Confluence.**

**Environment**: Agile-Scrum, AWS Aurora DB, AWS EC2, AWS Glue, UML, JIRA, InVision, Lucidchart, Swagger, Oracle database, R3 Corda, Confluence, ODBC, Rest API, Tableau.

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| **SVB** | **Santa Clara, CA** |
| **Assistant Product Owner/Business Analyst** | **February 2017 - September 2017** |

The scope of this project was to develop a front-end application to track the client’s fund spending to enable the business users to visualize the finance funnel and to efficiently allocate resources and identify areas of least impact.

**Responsibilities:**

* Assisted the Product Owner in the complete **product** **life cycle** from idea generation through deployment and optimization of the full release value stream and monitoring inter-connected projects to map out dependencies.
* **Analyzed program risks** and worked with the **risk management** team to **mitigate long term and short-term risks**.
* Collaborated with the marketing team on **program marketing strategy** to develop a marketing deck for new investors.
* Facilitated meetings with **Business users** and the development team to establish product requirements.
* Performed **Gap Analysis** to check the compatibility of the existing legacy system with the new business requirements.
* Collaborated with the district staff to define the design of Graphical **User Interface (GUI)** using **Adobe Illustrator.**
* Designed **use-case diagrams, process flow diagrams, activity diagrams,** and **sequence diagrams** in **UML language** using **MS Visio and Visual Paradigm** toidentify the most efficient workflow for user-system interaction.
* Co-authored the **Definition of Ready (DOR), Definition of Done (DOD), Set Acceptance Criteria** for the development team,and assisted the product owner in the **Product Backlog Prioritization** meetings.
* Worked in **JIRA** to capture and manage **User stories** and actively participated in **Scrum Ceremonies.**
* Assisted in **API Documentation** and **API Endpoint Testing** using **POSTMAN** to validate the request for **RESTful** services in **XML/JSON format** using **CRUD** methods like **GET/POST/PUT/DELETE** totest system functionality.
* Kept track of **bugs and defects** using JIRA, maintained issue logs, and handled the change requests efficiently.
* Created templates for communication emails using Email builder and Content builder on **Salesforce Lightning.**
* Conducted focus groups to set parameters for **A/B testing** to discuss Enhancement and Modification Request issues.
* Approved the user interface on behalf of end-users and suggested changes to the UI team for any design refinements.
* Processed ad-hoc data queries on **SQL server**, and analyzed data in **Stata**, and excel. Visualized the data on Tableau.
* Collaborated with the **UAT** **team for Acceptance Testing,** set parameters for system **performance testing** for QA team.

**Environment:**  Agile-Scrum, MS-Project 2013, HP ALM, MS Access, SQL Server, Stata, Adobe Illustrator, Salesforce,Postman

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| **ICICI Bank** | **Mumbai, India** |
| **Business Analyst** | **July 2014 - Dec 2016** |

This project entailed the design and deployment of a front-end application to track departmental budget spending, employee claims processing portal, and perform sentiment analysis on high performing employees to predict success rate for incoming team members.

**Responsibilities:**

* Analyzed **business process workflows** for every department in the organization to identify budget spending events and document business rules on the employee reimbursement claim process. Managed the project tasks on **Asana**.
* Shadowed finance and accounting team members to **identify the most efficient workflow path** towards the target.
* Conducted **GAP analyses** by understanding the **AS-IS** process and chart the path towards the **TO-BE** process.
* Identified Requirements by conducting **JAD sessions** with Directors, senior managers, and the end-users.
* Designed survey questionnaires to capture the requirements from remote business users in **Survey Monkey.**
* Generated a Business requirement document (**BRD)** with **high-level requirements** and scoped out the project.
* Assisted the scrum master to set the agenda for the daily sprint standup meeting and sprint retrospective meeting.
* Collaborated with the Scrum Master to **develop scrum coaching modules** for the scrum team on relative estimation.
* Created **use cases** to depict user-system interaction and developed application wireframes using **Balsamiq.**
* Designed **custom dashboard** for Finance and HR teams on **Geckoboard** to track spending and monitor employee data.
* Created analytical financial models using **advanced Excel** and presented analytical data to Finance team members to enable them to uncover department-wise spending trends. Visualized data in **Tableau dashboard.**
* Analyzed applicant **salesforce** data to generate custom reports for sentiment analysis on high performing employees.
* Conducted System **Business logic** tests by applying finance processing rules in collaboration with the QA team.
* Developed and conducted **system demo sessions** for business users and set-up a rapid feedback evaluation loop with members of Finance, HR, and accounting teams to record user feedback.

**Environment:** Waterfall-Scrum Hybrid**,** Salesforce, Geckoboard, Balsamiq, MS Excel, Tableau, Oracle 11g, MS SharePoint, Asana, Survey Monkey

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| **IndusInd Bank** | **Mumbai, India** |
| **Business Analyst** | **February 2013 - May 2014** |

This project was aimed at creating an on-premises Enterprise Data Warehouse (EDW) system to provide centralized application tracking and inventory management solution.

**Responsibilities**:

* Analyze existing **business process flow and logic** through interface analysis and functionality of the legacy application.
* Extensively involved in gathering requirements and writing technical design documents and process flows.
* facilitated **focus groups** to discuss target system requirements adopting **Master Data Management (MDM)** principles.
* Kept track of the shared resources such as system architecture and created **Work Breakdown Structure** accordingly.
* Created **Data Flow Diagram** to from source to target system of the data from source to **ODS** to **EDW** using **MS Visio.**
* Identified data sources from departmental databases and ran SQL queries to examine and analyze source system data.
* Identified all the **Dimensions and Facts** and assisted database developers in designing **Star** schema tables for the Centralized Data Warehouse hosted on an on-premises **Oracle DB** server using **SQL developer IDE.**
* Defined the Landing Tables, staging Tables and configured the base objects, foreign-key relationships, custom cleanse Functions, match and merge settings, lookups & queries according to the business logic and requirements.
* Reviewed heterogeneous data sources like **departmental databases and** **flat files** and mapped it in **Visual Paradigm.**
* Assisted in **data profiling, data mapping, and data integration** by using the different **transformations like joiner, filter, expression, sort, aggregator, and look up** in the **Informatica Power Center** along with creating **Mapplets.**
* Assisted the SQL developer to clarify requirements on **Subject oriented scheduled reports, OLAP Cubes**, Interactive dashboards (on SharePoint Server), and **write-back** reports for analytics team members.
* Worked closely with the **reporting team** to ensure accurate data is presented in the generated reports for running statistical analysis in **SPSS.**

**Environment:** Waterfall, MS Visio, MS Project, HP QC, SPSS, Informatica 9.5, Oracle 11g, SQL Developer, Visual Paradigm

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| **IndusInd Bank** | **Pune, India** |
| **Data Analyst** | **June 2012 - January 2013** |

This project entailed creating a database for the internal departments to analyze trends and serve as a source of data to create reports for the management team to monitor organizational health.

**Responsibilities**:

* Analyze existing **business process flow and logic** through interface analysis and functionality of the legacy application.
* Performed **data profiling** for the source systems to identify and document the complete **process flow to** describe product development, logic, testing, and implementation, application integration.
* Worked with senior database architect to assist in the development of current and target state enterprise data architectures. Queried the databases, to understand current database design in **SQL Developer.**
* Reverse engineered all the Source Databases using **Erwin** data modeler and documented data quality and traceability documents for each source interface. Ensured that logical and physical data models were developed in line with corporate standards and guidelines. Involved in defining the source to target data mappings.
* Responsible for defining the key identifiers for each mapping/interface and validated ETL jobs by checking for data integrity, data reproduction, and business rules adherence.

**Environment:** Oracle database, MS Project, Erwin data modeler, Informatica 9.5, SQL Developer

**Education**

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| M.P.A/M.B.A. Booth School of Business, University of Chicago | Chicago, IL |
| Bachelor of Engineering, Pune University | Pune, India |