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Description automatically generatedNikita N**

**Business System Analyst**

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An Enthusiastic and experienced business analyst with 8+ years of experience in the Financial services domain including **Wealth Management**, **Asset Management, Capital markets** and **Risk Management**. Provided technical assistance in identifying, evaluating and developing systems and procedures that were cost-effective and met user requirements. Assisted in planning and testing for system changes

# **PROFESSIONAL summary**

* Experienced subject matter expertise in Investment, financial statements, cash flow, financing structures, Foreign Exchange (FX) Risk Management, Capital Management, Asset Data, Fixed Income, Portfolio Analysis, Stock Valuation.
* Strong working experience in Waterfall methodology, Agile methodology, Scrum, Kanban hybrid waterfall-scrum.
* Experience in using tools such as **Moody’s Analytics Solution**, **SAP FICO** and **Salesforce Financial services cloud**
* Knowledge of FinCEN AML/CFT regulations, Bank Secrecy Act (BSA-AML), IFRS 9, CECL, Basel guidelines, FFIEC (Federal financial institution examination council), SEC regulations, FINRA regulations, Fed reserve regulations, Dodd Frank Act, The Gramm-Leach-Bliley Act, Depository Trust and Clearing Corporation (DTCC/NSCC) and Volcker rule
* Strong Understanding of **Sarbanes-Oxley (SOX)** compliance, including IT General Controls and Application Control.
* Strong understanding of **Business Process Management,** **Business Process Reengineering**, **Business Process Modeling Techniques (BPMN**, **Business Analysis, System Analysis** and **Business** **Intelligence** approaches
* Extensive experience in facilitating requirements definition workshops and using requirements elicitation techniques including JAD, RAD, Interviews, Focus Groups, Interface analysis, Document analysis, prototyping, brainstorming
* Performed **PESTLE** analysis, **SWOT** analysis**, Cost Benefit** analysis**, Impact analysis** and **Root cause** analysis
* Performed **GAP** Analysis of different projects in different environments by identifying the **AS-IS** and **TO-BE**
* Designed various Artifacts including Concept Proposals, , **Project Charters**, Business Requirement Documents **(BRDs)**, Functional Requirement Documents **(FRDs),**System Requirement Specification **(SRS)**, Integration Document (ID), Readiness Documents (RD), In-Process Review and maintaining the Requirements Traceability Matrix **(RTM)**.
* Used **Unified Modelling language (UML)** for creating **Activity diagrams**, **Use case diagrams**, **sequence diagrams**.
* Participated in the **Scrum ceremonies** such as Daily scrum, Sprint planning, sprint review and sprint retrospective.
* Assisted the product owner in determining the Minimum viable Feature **(MVF)**, Minimum Marketable feature **(MMF)**
* Created High Fidelity and low -Fidelity prototypes such as **mockups** and **wire frames** using **Balsamiq and MS visio**
* Experienced in **writing good** **user stories** extracted from features following the **INVEST** criteria, **SMART** criteria and their business value, to capture high level simplified descriptions of a user’s requirement .
* Assisted in prioritizing user stories based on various techniques including **KANO** technique and **MOSCOW** technique
* Assisted in estimating User stories based on complexity, knowledge using **Planning poker technique**, **T-shirt sizing**
* Assisted in splitting the user stories on the basis of workflow steps business rule variations, major efforts, spikes
* Assisted the Product owner in maintaining the scrum artifacts such as **Product Backlog Items** and reprioritizing them
* Designed the **Definition of Ready (DOR)**, **Definition of Done(DOD**) ,**Acceptance criteria** with the PO approval
* Hands on experience in writing and executing **SQL queries** to perform **CRUD** operations on database and experienced in executing SQL queries like **Joins**, **unions, group** by, **Subqueries** and **Aggregate** functions to extract data from different databases (Oracle relational data base, AWS relational data base SQL Server) for timely reporting and Validation. Good understanding of **Procedures, Functions and Triggers**.
* Experience in using AWS products such as AWS Redshift Warehouse, AWS Relational database, AWS Sage maker.
* Working knowledge in **data design** and **modeling using Entity-relationship, conceptual and logical diagrams**
* Managed **ETL (Extract, Transform and Load)** process with the help of Informatica Power Centre to extract data from different source systems , transform the data using different transformation logics and load it into the target system.
* Working knowledge of **data warehouse concept** like Data Warehouse architecture, Data marts, Schemas, OLAP servers.
* Familiar with different **data bases** ,**database design development**, **data mining**, **data profiling**, and **segmentation**
* Designed **Data mapping** document for mapping for various **data integration** and **data migration** projects .
* Adept in XML, XSD, JSON, loosely coupled Web Services (REST, SOAP, WSDL) and system architecture like **SOA** and **3-tier architecture.**  Assisted in performing automated test scripts to test APIs to check if data returned is in JSON, XML format as defined in the **API documentation** using **Swagger Tool** to execute the scripts.
* Familiar with **STLC** (Software Testing Lifecycle) and designed various artifacts such as Test plan, Test Scripts, Test cases, Test Scenarios ,Test Analysis reports , Test completion report, Test results, Defect mapping and Defect reports
* Experienced in Black Box testing , Manual testing , system testing, Performance testing , Stress testing , Regression testing , Automated testing , **Functional testing**, **Non-Functional testing**, smoke testing and SanityTesting
* Supervised the User Acceptance test **(UAT)** in terms of test planning , scheduling ,test cases and test scripts.
* Knowledge in Test Driven **(TDD)**, Behavioral Driven **(BDD)** and Acceptance Test Driven Development **(ATDD)**.
* Proficient in designing reportsand analytical **Business Intelligence (BI**) **dashboards** using **Power BI**, **Qlik View** ,**Tableau**, IBM Cognos for quantitative and qualitative analysis of the business data using different forms of visualization
* **Strong Communication** and **Presentation Skills** and reported to developers, project managers, subject-matter experts, stakeholders, system implementers, and application end-users.

**TECHICAL SKILL SETS**

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| Project Management tools/ Technology used | Jira, Confluence, MS Project , MS Share point , MS Excel, Extreme Programming (XP), Rational Unified Process(RUP) |
| Project Management methodology | Agile-Scrum, Waterfall-Scrum, Waterfall |
| Requirement Analysis | Jira, Confluence, HP ALM, Advanced MS-Excel, MS office |
| Data/statistical Modelling Tools | Balsamiq, MS Visio , Informatica Power Center |
| Data mapping Tools | Informatica Power Center, Microsoft SQL |
| Data Base Management tool | Amazon Aurora, Amazon RDB, Oracle RDBMS, MS SQL server, SQL server |
| API /API tools | Amazon API getway, REST API, Postman, SOAP UI, Swagger |
| ETL tools | Informatica Power center |
| BI/Reporting tools | Tableau, Qlik view, IBM Cognos, MS Power BI, SAP BI |
| Languages | Java script, SQL, HTML,XML |
| Testing tools | HP QC , LoadRunner, SOAP UI |

# **EXPERIENCE**

Sr Business System Analyst- Eaton Vance ,Boston, MA AUG’20 -CURRENT

The project involved a Digital Wealth Management Application compatible with web and mobile platforms. It involved enhancement of application to provide live and customized feedback . It considers the past financial history, the present financial status and future financial plans. It analyzed the retail investors proposed course of action based on the live financial data, past financial data and investor profile.

* Acquired strong working knowledge of  **Wealth management application** and the existing ,**business process** followed
* Functioned as the primary liaison between the business stake holders, operations, and the technical areas
* Conducted **Document and Interface analysis** on user guides of the existing application ,artifacts of the existing functionality of the application to understand the system and features of the existing application in place.
* Elicited requirements from various stakeholders including Subject Matter experts(SME) ,Wealth Managers, Project manager, product owner ,tech lead and analyst by conducting multiple **JAD sessions** and **Structured Interviews**
* Conducted **GAP analysis** for identify the additional changes to be implemented in different areas of operations
* On the basis of GAP analysis, conducted **Cost Benefit analysis** and **ROI analysis** to check the worthiness of investment.
* Designed Artifacts such as **Business Requirement document (BRD)** to make sure that all the requirements are captured
* Assisted the UI/UX team in developing high fidelity and low fidelity **prototype** such as mockup and wireframes ,creating use case diagrams, activity diagrams and sequence diagrams with the help of **Balsamiq** and **Mockflow.**
* Created **user stories** on the basis of Business Outcome and Data Availability and sliced the feature into a user story
* Assisted the Product Owner in maintaining and updating the Product Backlog Items after every sprint .
* Used **JIRA** and **Confluence** for **bug tracking,** issue tracking, organizing, collaborating teams and documentation.
* Participated in various Scrum ceremonies such as daily scrum, sprint review ,sprint planning and sprint retrospective
* Worked closely with the **scrum master** in preparing the **Sprint Burn Down ,Sprint Burn Up Charts** , team's velocity.
* Provided the Machine learning Team with the testing , training data sets for unit testing ,regression, Integration testing.
* Used SQL queries such as to search for Log in details, keyword searched for by the customers and the past reports.
* Analyzed the traditional RDB’s of Financial Institutions as source system ,analyzed the quantity and data type
* Identified and analyzed the target system to understand the type of data compatible with the target system .
* Performed ETL transformation on the data from different sources in various environment using Informatica Power centre
* Designed **data mapping** document by matching fields from various financial institutions DB to the target system.
* Assisted in the API documentation of Amazon API getway ,REST API the in-built API in Moody’s Analytical solutions
* Tested and validated REST API using the postman tool set and documented the API using swagger tool set.
* Used **tableau** to create various reports such as customer report, Market Trend Analysis, Investor risk profile Analysis, Profit and loss projection, Future Valuation to assist retail investor in making informed investment decisions.

Environment: Agile-Scrum, Amazon redshift data warehouse, Amazon Sage maker, MS Office, JIRA, Balsamiq, Postman, Swagger, Amazon RDB, Confluence, SQL, Tableau, Informatica Power Center.

Sr Business System Analyst – Vanguard Group, Malvern, PA NOV '19- JULY’20

The project involved enhancing a mobile based, simulated trading application, which involved addition of multi-qualitative method using an algorithmic solution for analyzing portfolio of stocks, commodities and other financial assets, based on Individual user data and market data from multiple sources to achieve the desired risk based financial goals.

* Acquired knowledge of the simulated trading application working, CAPM, Fama French model factor models.
* Conducted **document/interface analysis** to understand the existing working of the application & its features.
* Elicited requirements from various stake holders including portfolio managers, traders, financial analysts, Business Owner , subject matter experts (SME),project manager, Tech lead using **JAD sessions** and **unstructured interviews**
* Analyzed feasibility of the requirements defined during the JAD sessions and identified the significant dependencies
* Based on the requirements gathered and document analysis conducted **GAP analysis** of the existing process of the simulated trading to identify components that need enhancement and identify steps to be taken
* Created Business Requirement Document **(BRD)** to capture the high-level business needs of the project for reference
* Designed simulation prototype and feasibility prototype to predict the performance of the newly added algorithmic solution, to determine the feasibility of the enhancement and identify any technical risk associated with the algorithm.
* Assisted the UI/UX developers in developing **High fidelity** and low fidelity prototypes such as mockups and wire frames (Client profile and strategy settings to be seen on the front end) using tools such as Balsamiq mockups and MS Visio .
* Created Business process models like use case diagrams, Sequence diagrams using Unified Modelling Language (UML).
* Familiar with the different scrum ceremonies such as daily scrum, sprint planning, sprint review and sprint retrospective
* Actively involved in pulling user stories from epics, writing executable user stories as per **INVEST** criteria
* Assisted PO in implementing **Moscow** technique as we took opinion from people associated with different department
* Assisted in **T-shirt sizing** as estimation technique to estimate the number of story points for each user story
* Used SQL for doing **data profiling** on the source data to get data quality to obtain optimal results from the **data analysis**
* Involved in documentation of different APIs like Yahoo API, Bloomberg API using Swagger ,tested them with Soap UI
* Assisted in creation of Automated test scripts by sharing the knowledge of different trading strategy scenarios, portfolio management strategy scenarios and possible combinations of different financial assets with the testing team.
* Assisted in Functional, Interface, security and performance testing to evaluate the speed, functionality, regression, security and performance testing to evaluate the speed, functionality, security and overall trading system performance.
* Performed different types of **functional testing** and **Non-functional** testing on the trading application
* Designed tableau dashboard, used it for generation of portfolio summary report , sector analysis report ,portfolio analysis report, fixed income investment reports, personalized watch list report, stock market recommendations.
* Responsible for the maintaining and keeping the trading application updated by gathering feedback from end customers , analyzed the feedbacks , conveyed any issues faced by the end customer to the concerned team.

Environment: Agile-Scrum, MS Visio, MS office (MS Excel, MS word, MS power point), Tableau, Jira, Confluence, Informatica Power Center, Balsamiq, SOAP UI, Swagger, SQL.

Business System Analyst -First Republic Bank, San Francisco, CA DEC’17- AUG ’19

The Project involved data integration of SAP ERP Module, **SAP FICO**(On premise application) with **Salesforce financial services cloud** (Cloud application) for an Investment bank. Created Data Warehouse It was aimed to enhance the CRM system to sync information between several systems . It also aided in enhancing the sales strategy for the customers

* Elicited requirements from SAP Consultant, Salesforce Consultant ,Business Owner, Subject Matter Expert, Project Manager, lead IT manager, Regional level managers ,conducted multiple **JAD sessions and Requirement workshops**.
* Collaborated with compliance, risk and governance teams in conducting **feasibility studies**, **risk assessments** pertaining to the data integration of sensitive financial data, established security controls to protect the sensitive financial data.
* Based on the requirements conducted the Business Impact analysis and Technical Impact Analysis of the data integration
* Assisted the Project manager to determine the scope of data Integration based on the requirements gathered
* Created the **Business Requirement document (BRD)** to document requirements for future reference of the team.
* Designed and Maintained **Requirement traceability Matrix(RTM)** to map and trace all the defined requirements
* Designed Data prototypes to create consolidated data source analyzed it using data profiling,data quality assessment tools
* Created Business Process Models using Business process Modelling Notations (BPMN) represent the tasks,workflows
* Attended Scrum Ceremonies such as Daily scrum, sprint planning, sprint review , sprint retrospective as part of schedule
* Used **JIRA** and **Confluence** for **user stories management** workflow management defects tracking team management. Assisted in preparing **Entity-Relationship Models (E-R model)** containing set of diagrams, supporting documents containing the essential business elements, detailed attributes of the entity’s details on the Cardinality of the entities
* Conducted Data Profiling to clarify the structure, content ,relationships and deviation rules of the data
* Assisted ETL developers to map the data from the Salesforce financial services cloud to the Informatica Cloud storage
* Acted as bridge between the Business Units (Stake holders) and the Data Warehouse technical team to ensure Business requirements are understood and translated into functional and technical requirement for a better software delivery.
* Used Third party Integration tool , Informatica Cloud Platform to integrate the SAP module with the Salesforce FSC
* Performed SQL queries on the Amazon redshift data warehouse using CRUD operations for generating reports.
* Involved in the testing of API using SOAP UI tool kit and documented the API using swagger tool kit
* Created **test plan** and testScenario**s** to be used in testing based on Business Requirements, technical specifications. Supervised the **User Acceptance Test (UAT)**, gathered, documented User Manuals and Business Rules
* Performed various testing on the system such as Functional and data validation test, Data Integration test ,security tests.
* Created various reports such as Transaction report, Customer report , to enhance the Customer Relationship Management and keep track of the customer profileusing **tableau**

Environment: Agile-Scrum, Amazon redshift data warehouse ,SOAP UI , JIRA, Informatica Cloud Platform, MS Visio, Swagger, Tableau, Amazon RDB, Confluence, SAP FICO module, Salesforce financial cloud, SQL, Java script

Business Systems Analyst -India Bulls Group, Mumbai, India JULY ’16 - OCT ’17

The objective of the project was to establish a Common Operating Environment for Traders and Analysts working on the Fixed Income trading desk related to Treasury, Liquidity, Wealth Management and work on Data Migration process involving from data gathering stage to the Deployment stage.

* Liaison between business stakeholders, remote clients, GSE representatives, Asset managers, traders , Technology Teams
* Worked with **Fixed Income/Fix Protocol** trading desk to discuss, encapsulate, and finalize the **migration proces**s.
* Involved in providing day to day support for trading of Government Bonds, Corporate bonds Mortgage-backed securities
* Actively participated in gathering requirements from various SMEs, Financial Analysts, trade analysts, Risk Analysts and Portfolio Management via **JAD sessions**. Conducted **GAP analysis, Effort Estimation, SWOT analysis**
* Worked with risk managers to establish Risk measures, processes, and controls , to review business improvement process.
* Establish accountability and monitor implementation of risk management across the company, including, implementation of **risk appetite and tolerances, risk identification, assessment, and mitigation processes.**
* Worked with financial analysts to provide FP&A support and financial analysis including long range planning, monthly budget, and forecasting. Analyzed SWIFT f.ormat, developed mapping mechanism to decipher Trade Instructions
* Extensively involved **JAD/JAR sessions** in migrating the fields of Financial instruments such as Fixed Income products like T-Bills and T-Bonds, Derivatives Securitized Products such as Mortgage-Backed Securities on Trading Platform.
* Hands on knowledge of important and frequently used UML diagrams such as Use Case Diagram, Activity Diagrams
* Ensured that the data stored follows compliances defined by regulatory bodies like SEC, FINRA ,CFTC using MS Visio.
* Worked on Entity-relationship modeling technique and assisted in developing **Conceptual and Logical data models**.
* Used SQL queries like select, insert, update, delete, sub-queries, joins for Data Analysis.
* Assisted in mapping of data from **OLTP systems** to operational **data store (ODS)** and then to corresponding Data mart.
* Documented APIs requests and responses using Swagger tool kit and tested APIs integration using Postman tool kit
* Worked on UI creation by using UML diagrams along with UI and app developers (component selection and creation of Radio buttons, Data-entry fields, check boxes and Drop-down lists to retrieve data for client-side).
* Helped **scrum master** facilitate **sprint events** and **sprint reports** (**Burndown/Burnup charts, information radiators)**
* Collaborated with QA team to create and implement test plan and test cases for User Acceptance Testing (UAT). Involved with the whole UAT to ensure the performance of the system and application.
* Managed bugs using Defect Tracking Tool JIRA, reviewed each defect and assigned development team to resolve.

**Environment**: Agile-scrum, UML, MS-Visio, JIRA , Swagger, Power Designer, Qlik, MS SQL server , Postman, LoadRunner, MS SQL server Integration services (SSIS).

Business Systems Analyst-Kotak Mahindra Bank, Mumbai, India MARCH '15- JUN '16

The project dealt with implementation of an **ERP** solution. The Enterprise Resource Planning solution was adopted to increase operating efficiency by integrating business functions and data into a single system. Focus was on improving and scaling up fintech capabilities and generating marketing insights using advanced data analytics techniques.

* Conducted **JAD** sessions, initiated process improvements ,worked as an interface between [the](http://www.apple.com) users and different teams involved in the application development for communicating functional and IT processes .
* **Gathered and analyzed Business and User Requirements** from walkthroughs with the users and business developers. Used Rational RequisitePro to create the requirement analysis and specification documents.
* Followed a structured approach to **organize requirements into logical groupings of essential Business Processes, Business Rules and Functional specifications**, thus ensuring that Critical Requirements are met thoroughly.
* Involved in development of Business and Technical Requirements in preparation of **System Architecture, Information Strategy, Detailed Design documents** (**Conceptual** and **Logical models, UML diagrams**), to satisfy the Business Needs and Processes for the core system. Developed **plans for data migration**. Created Proof of Concepts for ETL
* Prepared **Business Process Models** , **business process flow**s from conceptual to procedural level, often **applying BPR to optimize resource optimization**. Performed **System analysis and organizational review of existing QA processes**.
* Analyzed Business Requirements from BlackBox Testing perspective and **developed efficient IT solutions and stable Process Designs**. Coordinated the **Functional and Performance Testing of the ERP** with the QA team.
* **Created plans for training the ERP user base, user acceptance testing (UAT) and a Go-Live plan**.

**Environment:** Waterfall-Scrum, VB/JavaScript, ASP.NET, XML 1.0, Microsoft Office, Microsoft **SharePoint**, Soap UI, Swagger ,SQL Server , Crystal Reports XI, UML

Business Analyst -Kotak Mahindra Bank, Bangalore, India JAN '14 - FEB’ 15

The project involved Database migration from Oracle RDB to AWS Aurora in order to store large number of financial data and enhance the surveillance fraud system and enhance computing power of the system. Main objective was to detect and investigate fraudulent financial transactions for retail Customers for the financial Institution.

* Responsible for requirement gathering from stakeholders and Subject matter experts by conducting multiple **JAD sessions, Interviews**. Documented answers from those sessions; conducted analysis and designed documents
* On the basis of the GAP analysis, assisted the Sr Business Analyst in Cost Benefit Analysis, SWOT Analysis
* Analyzed and created Use Case Diagrams, Class Diagrams, Activity Diagrams, Data Flow Diagrams and Sequence Diagrams based on UML methodology for creating high level and low-level fidelity prototype , mockups , wire frames.
* Developed the database migration plan with the help of the ETL developers, systems architect and product owner.
* Based on the scope of the migration assisted in determining the types of data (Types of Transactions) and quantity of data(Number of transactions ) to migrate to another database
* Identified the attributes for the data to be migrated in accordance with the scope and objectives of the data base migration
* Identified and Analyzed the data sources ,to understand the data type and strategize the extraction using Informatica
* Identified and Analyzed the target system ,to understand the type of data compatible with the target system
* Quality Control , by analyzing the data to identify outlines and extremes before and after data migration process
* Created test plan, test cases and test Scenarios to be used in testing based on Business Requirements and technical
* Performed Black Box, Manual, System, Performance, Stress, Regression, Functional, and Non-Functional test
* Used Tableau for report generation such as transaction reports for individual accounts ,overall transaction report

Environment: Agile-Scrum, Oracle RDBMS, Amazon Aurora PL/SQL, Informatica Power center , IBM Cognos, MS , Postman, Swagger , HTML

Financial Data Analyst, Mahindra& Mahindra Ltd, Mumbai, India OCT ’12 - DEC ’13

The project involved utilizing analytical skills and appropriate analytics and data management tools for financial analysis, monitoring financial performance, doing financial planning and doing financial modelling to generate reports and give recommendations to the senior management.

* Performed [financial forecasting](https://corporatefinanceinstitute.com/resources/knowledge/modeling/projecting-income-statement-line-items/), reporting, , operational metrics tracking, analyzed financial data (Excel) trend analysis
* Analyzed past results, perform [variance analysis](https://corporatefinanceinstitute.com/resources/knowledge/accounting/variance-analysis/), identify trends, and made recommendations for improvements. Worked closely with the accounting team to ensure accurate financial reporting.
* Compiled data from the market and various departments within the company, analyze the information and create reports for upper management and executives.
* Monitored expenses, sales and revenue, conducted weekly reports, presented the findings and results to Managers.
* Evaluated financial performance by comparing and analyzing actual results with plans and [forecasts](https://corporatefinanceinstitute.com/resources/knowledge/modeling/projecting-income-statement-line-items/). Performed market research, data mining, business intelligence, [valuation comps](https://corporatefinanceinstitute.com/resources/knowledge/valuation/comparable-company-analysis/) and developed forecasting tool, used data query/data management tools such as Access, SQL for validation of data using SELECT and VIEW queries.

**Bachelors in Commerce(Financial Markets)** - University of Mumbai, India

**Certification**- Lean Six Sigma Green Belt