 **Jyoti Kaushik**

**jyoti.u83@gmail.com** **| 408 480 8290 | Fremont, CA**

**Summary:** Experience in digital business analysis, project management in the field of IT including cloud, mobile, insurance, healthcare and financial products.

**Technical Skills:**

|  |
| --- |
| **Methodologies:** Agile/Scrum, Waterfall  **OS:** Windows, Linux, Android |
| **Tools:** Office 365 (MS Excel, MS Word, MS Power Point, Sharepoint, OneDrive), MS Visio, Axure, LucidChart, Balsamiq, UML, Tableau, TFS, Trello, HP ALM, JIRA, Confluence, Bugzilla, BMC Remedy, Venafi, ServiceNow, Splunk, AppDynamics. |
| **Language:** HTML, CSS, JavaScript, SQL, Unix, Python, PHP, C#, Java, XML, JSON. |
| **Certification**: Lean Technology Strategy – Running Agile at Scale (2018), Design - Applying Design Principles (2015)Scrum Master Certified (2015), Scrum Product Owner Accredited Certification (2015)Entrepreneurial Development Program, Association of Women Entrepreneurs of Karnataka (2010). |
| **Education:** **USA:** Diploma in Business Process Management (2016), MS in Engineering Management (2015),**India:** Executive MBA (2012), Bachelor of Arts (2003). |

**Professional** **Experiences:**

**American Family Insurance (Jacksonville, FL/Remote) May 2020 – Present**

**Technology Consultant/ Product Owner**

* Acted as Scrum Master and Product Owner, coordinate AWS cloud hosting, product development, for creating ADA compliance website, data migration activity within various teams and vendors.
* Partnered with leadership, business, UI-UX designers, architects, development teams, vendors to elicit and document functional specification, data mapping, database, SSO, security, data migration/ ETL, tag management, reporting, testing, AWS cloud, OKTA set up with MFA, MS Team, Confluence, Zephyr, ReadyAPI.
* Supported Agile team, user stories, acceptance criteria, identify issues, task estimation, refinement, escalated issues, unblocked hurdles for Scrum team.
* Created project backlog, advocated Sprint Planning, MVP, prioritization, estimation exercises and status update for leadership review and reporting purpose.
* Coach team with scrum ceremonies, perform sprint planning for development activities including creation of API, database SQL and Oracle calls, design, research, perform analysis, create report, document requirement.

**Wells Fargo Bank (San Leandro, CA) February 2019 – April 2020**

**System Analyst / Product Owner**

* Acted as Digital Product Owner, ideated functionality, UI- UX, rules, and created project backlog, demonstrate product features, advocate prioritization, sprint planning, estimation exercises and create status update for leadership review and reporting purpose.
* Partnered with Global leadership, SMEs of products, technology, QA, across functional stakeholders including security, fraud, data governance, legal to develop detailed documentation, process flows, wire-frames, identify gaps, translate business requirement to functional specification, host and guide JAD session, change request and effective communication between geographically located and cross functional team to introduce responsive and mobile ADA compliant product.
* Proactively identified, prioritized, escalated, coordinated tasks to mitigate risk, decouple dependencies by 70% which helped technical team stay on the project timelines.
* Acted as project/program manager for applications metrics, and teams to be compliant to banking and technology program including AMRC, IPv6(I-Phone version 6) and created task dependencies, WBS, Gantt Chart, project schedule, resource estimation exercises, risks, project issues, review, exceptions and trainings.
* Facilitated end to end support including on-boarding, integrating, documentation and deployment of application in sunrise process using GitHub, Kafka, Splunk query, AutoSys, AppDynamics, Udeploy, Jira, Cloud Foundry, Confluence, PAC2000/ Remedy group CR, and incident management, Oracle DB (schema, table), SSO, Channel Secure, IBO Rise Data Power, Java, React.JS, JSON, XML, Venafi, MS Office 365,SharePoint, Visio, UI and Web Services testing.

**Schools First Federal Credit Union (Tustin, CA) April 2017 – January 2019**

**Business System Analyst/ Product Owner**

* Digital Product owner (manager) and Scrum master to lead development, implementation, demonstrate mobile friendly application, and assess performance including artifacts such as product backlog, sprint backlog and created WBS, resources plan, change requests, approvals, reporting and updates for leadership.
* Manage project dependencies, collaborate with developers and subject matter experts to establish the vision, timelines, dependencies and analyzed tradeoffs between usability and performance needs.
* Critically evaluated information gathered from multiple sources, analyzed market data, vendor, metrics, reconciled conflicts, decomposed high-level information into details, abstract up from low-level information to a general and Steering Committee meetings understanding, distinguished user requests from the underlying true needs.
* Proactively communicate and collaborate project needs, risks, issues with external and internal stakeholders to analyze information needs, functional requirements and delivered artifacts such as Functional requirements, Business Requirements Documents, data retention, archival, Process Flow Diagrams, Use Cases, UI - UX, interaction designs, visualize data, reports, change request, problem and incident management, asset management, work order by utilizing Visio Flow, Axure Wireframe ,Office 365 Suite, Sharepoint, OneDrive, Salesforce, Marketing Cloud, Splunk, TFS administrator, Jira, Servicenow.
* Performed budget, buy vs build, vendor analysis, requirement and testing for Chex System, Experian, OFAC, ID scanning, digital signature for COTS and SaaS to increase ROI and add investment checking, CD, loans and other financial products .

 **Business Pointer Inc. (Remote) Oct 2015 – Nov 2016**

**IT Business/ Product Analyst**

* Identified and defined ERP product features including Quote to Cash, CPQ, billing, AP, AR, CRM, order, HR collaborated with functional, technical staff to introduce new functionalities, analyzed system, presented functionalities and worked with clients for enhancements, coordinated upgrades and fixes.
* Facilitated project resources, timelines, process improvements, performed requirement elicitation, gap, SWOT, stakeholder analysis, product analysis, change request, use cases, documentation, and defects to improved quality using Office 365 tools.
* Achieved client expectations by identifying issues, problems, opportunities, implementing measures, enhancing system capability, performance and communicating the same.
* Researched, analyzed and tested all the three layers of HRISsoftware application to improve functional and nonfunctional requirements of the application and filed bugs.

**TutorWorks Inc. (San Jose, CA) Feb 2016 – June 2016**

**Business Analyst – Program Management (Part Time)**

* Analyzed requirements, issues and situations to establish, develop, manage project time-lines, strategies, memos, goals, and milestones by managed team of 5 and user base of 80 in pilot, oversee execution to ensure successful completion of milestones including which improved team and clients’ performance.
* Performed change management, UAT for android-based handheld (mobile) devices and web application, reported bugs to developers, facilitated resources.
* Interacted with external partners, students, school staffs and cross-functional team to establish relationships and communicate accomplishments or issues on regular basis.
* Tracked, managed, documented, reported program progress, challenges, risks, solutions and alternatives opted.

**International Technological University (San Jose, CA) Feb 2015 – Sep 2015**

**Scrum Master/ Business Analyst**

* Scrum Master to guide teams through agile process and remove any blockage.
* Coordinated project deliverable within professor, dean, managers, engineers, QA, DBA, HR, Enrollment, Architect, e.g. Project Charter, Gantt chart, Work breakdown structure, RACI matrix and various team activities.
* Utilized software such as Salesforce, Zendesk to capture, analyze, document and create, reports for multiple team projects including Salesforce, PayPal smart payment, health management web-app, mobile-app for one card for many purpose etc.).
* Mentored selected M.Sc. students of Advanced Software Engineering class.

**Glogou Inc. (Santa Clara, CA)**  **Jan 2014 – Jan 2015**

**Product & Business Analyst**

* Managed various projects with team of five members to perform product & business analysis for developing an innovative web application; communicated with key stakeholders.
* Performed testing for mobile-app, coordinated work within and outside team. Performed system, database, GUI and acceptance testing, filed bug reports. Crawled data utilizing Python.
* Advocated Agile and created buy in, facilitated daily scrum meeting, sprint planning meeting, teleconferences and led discussions on problem resolution.

**Yo! App (Remote) Sep 2013 – Dec 2013**

**Business Analyst - Consultant**

* Gathered Business requirement, analyzed Yo! App product, its market using Office tools such as SharePoint, Exchange, Yammer, Power BI.
* Performed SWOT analysis, consulted and presented to CEO, suggested improved UI-UX,
* Redesigned and developed website in WordPress, wrote blog for marketing. Managed social media page.

**SEWA Family Services (Santa Clara, CA)**  **April 2013 - Sep 2013**

**Business Analyst – Developer**

* Interacted with stakeholders, analyzed priorities, requirement validation, development, and review including testing.
* Initiated and organized team meetings, updated status, and report.
* Presentation of Scrum team “done” work, deliverable and working software to the stakeholders including leadership.

**ICICI Securities (Bangalore, India) 2011 - 2011**

**Business Analyst**

* Liaison between customers, firm and wealth management services including insurance, mutual funds, trading account, and products. Analyzed products, prices, clients, and services to provide insights to customers. Performed market-mapping exercise for asset management and suggested services.
* Heavily used MS Office, PivotalCRM, presentations and company services to suggest financial tools to invest or borrow. Prevented money laundering by performing KYC compliance.
* Educated customers and mentored new hires.Awarded: Performer of the month.

**Kotak Mahindra Bank (Bangalore, India) 2010 - 2011**

**Business Analyst**

* Interviewed clients to analyze their business needs, compared products, market pricing and services to suggest banking, loan, wealth management services and features to maintain long-term relationship.
* Generated ad-hoc reports change requests and documentation through CRM.
* Performed UAT and suggested pertinent feedbacks. Awarded: Performer of the month (multiple)

**ICICI Prudential Life Insurance (Bangalore, India) 2009 - 2010**

**Unit (Business Development) Manager**

Managed a 20-member team, developed business plan, traceability matrix, evaluated clients’ segments, market products and their cost to position and strategically drive value propositions based on customers' needs. Overachieved team targets by 40% each quarter. Coordinated and conducted team activities, organized workshops to increase business value.

**Trans Financial Services (Bangalore, India) 2005 - 2009**

**Branch (Business) Manager**

Managed two branches of Financial Planning Advisory start up and supervised 24 member’s team. Delivered 50% of the firm’s business with highest level of conversion ratio (& least sales funnel) by focusing on client satisfaction and **strategic financial planning**. Encouraged strong client-analyst relationship to provide long-term business values. Supervised HR activities, Business Unit budget, and employees training. Achieved multiple promotions leading to Branch Manager Position. Participated in financial advising shows on CNBC TV18 and various other financial news programs, launches, tours. Partners: ING, AIG, Allianz, HSBC, Franklin, HDFC, LIC etc.