Professional Summary:

* Overall 8+ Years of Professional Experience as Business Analyst with strong knowledge of **Banking**, **Financial** industry.
* Proficient in Business Requirement gathering, **Documenting**,  Automatic and manual testing  with a keen awareness of developers and **end - users** needs and able to dealt with user groups at all levels efficiently
* Proficient in documenting System Requirement Specifications (SRS), Functional Requirement Specifications **(FRS)**, Requirements Traceability Matrix **(RTM)**using Rational Requisite **PRO** and Software development plan
* Conducted Daily **Scrum meeting**, **Planning Sessions**, **Backlog updates**, **User Stories updates**, **Continuous Integration**, **Continuous Testing**
* Excellent Experience in **SDLC** Methodologies like  **Agile Scrum**, **Kanban** and **waterfall**
* Experience in functional and **use case design** ensuring no redundancy and acted as product Owner in **Agile** based development
* Adapt at creating and transforming business requirements into functional requirements and designing business models using **UML** diagrams - **Use Case**, **Sequence**, **Activity diagrams** using **MS Visio** and **Rational Rose**
* Responsible for daily treasury activities including processing wire **transfers**, **payroll**, daily cash applications, recording transactions in Salesforce and liquidity management.
* Excellent understanding and knowledge of Identity and Access Management **(IAM)** and Role Based Access Control **(RBAC)**
* Act as mentor in analyzing requirements, prototypes/wireframes, and user interface **(UI)** diagram from junior Business Analysts
* Facilitated **JAD** (Joint Application Design) sessions and coordinated extensive communication networks (interviews, written correspondence, reports, implementation requirements, project status reports, oral presentations, e-mails, etc.) to keep executive staff and team members appraised of goals, project status, and resolving issues and conflicts
* Comprehensive knowledge of and highly applicable skills in **Risk Identification**, **Risk Assessment**, **Risk Mitigation**, **Quantitative** Risk Analysis, **Preparing Risk Register** and Risk Management strategies.
* Collaborated with Program Managers, Product Owners, Technical Leads, Subject Matter Experts, and Business Users to ensure agile business acceptance and applied technical skills and business knowledge to achieve sound results.
* Facilitated backlog refinement sessions, **sprint planning**, **daily scrum**, **sprint review**, and retrospective meetings.
* Assisted maintaining product **backlog**, **sprint backlog**, writing **PBI’s**, sizing user stories, estimating the user stories. Managed open issues, removed impediments, worked with cross functional teams to improve software quality &amp; test coverage on **JIRA**.
* Helped product owner in breaking down epics by performing horizontal and vertical slicing techniques.
* Well versed in project management tools like MS-Project for status reporting and planning
* Worked with **UX, ISC** and functional teams to determine help text standards
* Successful completion of projects using the software development principles of Rational Unified Process **(RUP)** using Rational Rose, Rational, Requisite Pro, Unified Modelling Language **(UML)**
* Strong presentation skills and ability to tailor presentations towards different functional areas of business
* Worked with **SQL** queries for data manipulations, responsible for data mapping
* Helped resolve “blockers” by liaising with other Pod PMs during work planning and sprint execution efforts
* Experience in conducting walkthrough sessions with developers and testers
* Experience in conducting **GAP analysis**, User Acceptance Testing **(UAT)** at all levels
* Expertise in various types of testing including unit, integration, functional, system and performance testing.
* Created **Test Plans**, **Test Cases**, Test Scenarios and Test Strategies to ensure **Quality Assurance** and acceptance criteria are met

**Technical Skills**

|  |  |
| --- | --- |
| Graphical & Modeling Tools | MS Visio, UML, Balsamic, Mock-Up Screens, Rational Rose |
| SDLC Methodologies | Waterfall, Waterfall Scrum Hybrid, Scrum, Agile-Scrum, Agile |
| Requirement Management Tools | JIRA, Rally, HP ALM, MS Office, Confluence, Clear Quest |
| Testing Tools | HP QTP, Load Runner, Oracle Application Testing Suite(OATS) |
| Methodology Tools | JIRA, HP ALM, RALLY |
| Microsoft Tools | MS Office Tools(Word, PowerPoint, Excel) MS Access, MS Sharepoint, Outlook 365 |
| Operating Systems | Windows XP, 7, 8, 10, Mac OS |

**Professional Experience:**

**Cadence Bank- Birmingham, AL Mar 2019 to till date**

**Sr. Business Analyst**

**Scope:** The Scope of the project is based on offering a variety of banking products and financial solutions like personal banking, small business, retail banking, home financing and equity loans, asset management, wealth management, corporate and investment banking and credit card services to its customers. Personal Banking involves opening and maintenance of checking, savings, recurring deposit accounts and personal loans. The web-banking project was developed in .NET environment. It is an online banking application that enables customers to access their checking and savings accounts, and credit card account using the Internet.

**Responsibilities:**

* Assisted the project manager to create the project plan with all the project **milestones**, budget estimation, **critical path analysis**, work break down structure and resource allocation in accordance with the policies and procedures.
* Did the **GAP Analysis** for the existing system to analyze the expected benchmark and to extract the productive outcome as required by the end user.
* Extensively worked on processes and designed new system for higher performance, scalability, and credit card payment processing for Point of Sale **(POS).**
* As a Scrum Master, actively facilitated Scrum ceremonies; **Sprint Planning**, **Daily Scrum**, **Sprint Review**, **Sprint Retrospective**, etc.
* Validated requirement churns after sprint review meeting and took feedback from product owner and stakeholders.
* Involved in conducting the **JAD session** and Brainstorming for elicitation of the business requirements from the various stake holders and business users and responsible to conducted **SWOT Analysis**, **Risk Analysis**, **Impact Analysis** and **Cost-Benefit Analysis** for the project to identify the potential business risks involved in it and overcome it with the feasible solution.
* Helped in identifying the potential weakness in the process and helped the team in addressing the queries from the corresponding bank employees related to the money laundering issues by maintaining the data integrity within the reports generated.
* Actively facilitated Scrum ceremonies; **Sprint Planning**, **Daily Scrum**, **Sprint Review**, **Sprint Retrospective**, etc.
* Validated requirement churns after sprint review meeting and took feedback from product owner and stakeholders.
* Working with data feed suppliers and outbound consumers to model their requirements in Informatica **MDM**
* Ensured the proper record keeping after analyzing the collected data and maintained the case files of the suspicious transactions through the documentary proof.
* Stayed up with the money laundering, terrorist financing behaviors, issue, policies, regulations, criminal typologies, industry best practices and developing trends and assisted the **AML** team in conducting the proper investigation on money laundering alerts and any suspicious activities reported by generating Suspicious Transaction Report **(STR)** with the alliance with the Bank regulations in case of red-flag scenario.
* Assisted the **User Interface** team in designing the front-end system by gathering the requirements from the stake holders and preparing the wireframes and mockup screens.
* Facilitated the various scrum ceremonies and solved the various impediments the team faced during the sprint cycles efficiently to avoid the various blockers in the roadway.
* Assisted the **Product Owner** to break down the **Epics**, prioritization of the product **backlog**, and estimation of efforts for generating successful potential shippable product increment.
* Conducted innovative retrospective techniques depending on the complexity of the system and extensively used **JIRA** for issue tracking, managing the project, tracking and managing the bugs
* Drafted the test plan, test scenarios and test cases and extensively involved in various testing process like Smoke Testing, System Integration Testing **(SIT)**, User Acceptance Testing **(UAT).**

**Environment:** Agile, Java, JIRA, MS-VISIO, HTML, CSS3, Microsoft SQL Server, Bootstrap, Informatica, HP-ALM, MS Office Suite 2010, Mock up Screens, PowerBI, Wireframes.

# HUB International, Nashville, TN Sep 2017 to Mar 2019

**Business Analyst**

**Scope:** HUB International is one of the largest insurance companies dealing in commercial as well as personal lines of insurance. Offers a comprehensive array of property and casualty insurance products along with loss prevention, risk and disability management services. The project was to automate the claims processing systems and enhance the CRM by providing real time monitoring for its auto insurance division

**Responsibilities:**

* Working with the team responsible for developing global technology solutions and serving as a Business Analyst within an **Agile software development life-cycle**
* Led teams to analyze and understand the operational impacts and opportunities of technology changes.
* Reviewed existing **IT processes** in Service Now to identify areas of improvements & enhancements.
* Created and maintained the Requirements Traceability Matrix **(RTM).**
* Perform requirements gathering, write and manage complex requirements for large application development projects on Service Now.
* Interact with project stakeholders to elicit and document Functional Requirement Document, Business Requirement Document.
* Documented process flows and developed requirements for functional improvements and enhancements using the **UML** (Unified Modeling Language) methodologies.
* Interviewing skills, work with customers about their needs and ask the right questions to surface essential requirement information and document project functional specification.
* Partner with project stakeholders to manage requirement change requests throughout the project and update the **Change Requirement Document**.
* Coached team members on agile processes and facilitated planning meetings and retrospectives. Maintained task board and produced daily burn down charts.
* Involved in business modeling using in **MS Visio**, **drawing layouts** to explain process flows to the developers.
* Tested the application for specific **End User testing** on its compatibility on various web browsers like **Google Chrome** and **Internet Explorer**.
* Used Microsoft SharePoint to share data files, organize data files, and search files.

**Environment:** Agile, MS project, Sale, MS office Tools (Word, Excel, PowerPoint and Visio), MS SQL 2008, Informatica power center, JIRA, Postman, Sharepoint, Informatica, HPQC, MS Azure.

**Synechron, New York, NY Jan 2016 to Aug 2017**

**Business Analyst**

**Scope:** The project was to provide an inspection management platform to loss control and risk engineering departments for P&C (Property and Casualty) insurance carriers. Lead requirements gathering sessions with business unit and end user; documented end user requirements for data capture, program functions, data quality, reports and analysis, and training. Assist the requirements, design, testing and configuration of operational and system enhancements to ensure production capabilities and system performance are both effective and efficient.

**Responsibilities:**

* Participated in **project management**, **design**, **requirements definition**, **specification**, **budgeting**, **control**, and restructuring of organizations
* Prepared **Use Case Models** based on Business Requirement documentation **(BRD)** gathered through interaction with users. Studied existing business application and processes, collected end user requirements and suggested the improvised Business Process Model.
* Design and create ad hoc mutual fund performance reporting for both fund administration and fund accounting.
* Worked with the account managers, managements, and report requestors to gather requirements, get report requests.
* **Gap Analysis** of client requirements generated **Workflow Process**, **flow charts** and relevant artifacts.
* Defined and documented the **Vision** and **Scope** of the project. Conducted one on one interviews with high level management team and participated in the **JAD session** with the **SME’s**.
* Designed Use Cases using **UML** and managed the entire Functional requirements life cycle using **RUP**. Utilized corporation developed **Agile SDLC methodology**.
* Consistently tracked the project status and reported it to all the stake holders involved.
* Negotiate with functional managers and/or organizational management to obtain adequate resources with appropriate skills to staff the project team.
* Conducted Joint Requirements Planning **(JRP)** and **JAD** (Joint Application development) Sessions as a Facilitator to gather requirements from the group.
* Involved in Business Process Management **(BPM)** activities like **Process Design**, **Process Monitoring** and **Process Execution**. Worked as a liaison between the business and technical side to convey the business needs to the system architects.
* Assisted the **User Interface** team in designing the front-end system by gathering the requirements from the stake holders and preparing the wireframes and mockup screens.
* Created and maintained the product backlog in **Rally** and **TFS** (Team foundation server).
* Worked with **SQL** queries using MS Access for data manipulations and also worked on exporting data using **Teradata**.

**Environment:** Scrum-Waterfall Hybrid,Crystal Reports, Microsoft Visio, Documentation, Windows, VBScript, SharePoint, Business Objects, Test Director, Load Runner.

**Kotak Mahindra Bank, Bangalore, India Jan 2014 to Jun 2015**

**Business Analyst**

**Scope:** The project scope was to provide online banking platform to their customers and to build software that would facilitate the customer to access multiple accounts, check their balances, statements, pending and canceled transactions, tracking deposits, transfer of funds between accounts, transfer history and maintenance of customer profile.

**Responsibilities:**

* Created Business Requirements Gathering sessions in the form of questionnaires and business scenarios with the end users, subject matter experts **(SME)** and the developers. Gathered user and business requirements through interviews, surveys and prototyping.
* Analyzed and prioritized user and business requirements as system requirements that must be included while developing the software. Planned and defined system requirements to **Use Case**, **Use Case Scenario** and **Use Case Narrative** using the **UML methodologies**.
* Created **Use Case Diagrams**, **Data Flow Diagrams** and **Activity Diagrams** in MS Visio.
* Conducted **JAD** sessions with management, **SME**, **vendors**, users and other stakeholders for open and pending issues. Implemented **SOA** concepts (search oriented architecture) for the application and implemented search engine based techniques.
* Helped prepare **Logical Data Models** that contains set of diagrams and supporting documents containing the essential business elements, detailed definitions, and descriptions of the relationships between the data elements to analyze and document business data requirements.
* Modeled cash flows for securitized transactions containing wide variety of underlying asset classes. Responsible for creating proprietary Excel-based models to calculate bond waterfalls, over collaterization and interest coverage ratios, and several other portfolio criteria.
* Collected user requirements to create a technological platform to perform transaction -related asset level due diligence, analytics and cash flow modeling, structural and document review.
* Assisted developers to create a platform for compliance reporting tie-out process and to review note valuation reports prepared by **CDO** corporate trusts on a monthly/quarterly basis.
* Created excel based models to calculate both the distribution of cash flows to all related parties of a deal as well as various collateral criteria set forth in legal documents.
* Performed agreed-upon-procedures related to collateralized loan obligations **(CLO)** and other structured products and maintained client relations with key personnel at prominent institutions.
* Regular discussions with developers to make them understand the use cases and function requirements of the client.
* Responsible for supervising work activities (Development, Testing) to ensure that they are well-performed, coordinated among team members and consistent with the approved work plan.
* Coordinated the design phase with the architects in improving the efficiency of the project.
* Worked with the **QA** team in identifying test cases/test data and lead the business team for **UAT**.
* Documented all custom and system modification. Assigned problems to appropriate software development teams for fixes. Tracked problems from start to correction and test.
* Interacted with the technical team in allowing them to make a better navigational plan for the project flow which would further make a better user interactivity tool for the application.
* Signed off progress and completion reports which were then submitted to project management on a weekly basis.
* Create business requirements documentation **(BRD),** **UML** **use cases**, **gap analysis**, **process models**, **mockups**, **test scenarios** and **business activity diagrams**.
* Performed tasks within the requirements life cycle - gather high-level requirements via interviews and **JAD sessions** and filter those requirements into functional and non-functional specifications.
* Created and updated Project Track Plan Slides via MS PowerPoint, MS Project, MS Excel, and MS Visio.
* Facilitated collection of requirements from system users and preparation of business requirement documents using **Rational Requisite Pro** that provided appropriate scope of work for the technical team to develop the prototype and overall system.
* Utilized agile software development methodology to manage and control software and product development.
* Daily involvement with the agile software development life cycle, documenting and working through systems issues as part of a business analysis team.
* Used **SQL** queries to gather information to conduct **Data Analysis** on the client profile data to find missing data fields in the database and customize them.
* Facilitated **JAD** sessions by formulating and defining systems scope and objectives through research and fact-finding combined with understanding of business systems, business requirements, and industry requirements.
* Documented current and future **business processes**, **process flows**, **data flows**, and **created activity diagrams**.
* Developed and presented mockups for end users.
* Reviewed test strategy and test plans to ensure that test cases reflect user needs for the functional, user interface, performance, usability and security requirements.
* Followed a structured approach to organize requirements into logical groupings of essential business process Modeling, business rules, and information needs, and ensure that critical requirements are not missed.
* Coordinated work plan between the Project Team and business representatives using MS Project; scheduled and tracked progress for team members of project throughout completion.

**Environment:** Scrum, Microsoft Visio, Documentation, Windows, VBScript, SharePoint, Business Objects, MS office Tools (Word, Excel, PowerPoint), MS Access

**DCB Bank, Bangalore, India May 2012 to Nov 2013**

**Business Analyst**

**Scope:** The scope of my project was to upgrade and support the online banking application; a service that gives the clients a safe and enhanced approach to manage an account. The project was to redesign their current web application, guaranteeing existing clients have online access to their records, new clients can enlist, apply for credit card, design their own card, exchange funds between different accounts, plan installments to pay their bills, and send benefit solicitations to the bank. It empowered bank to augment quality, productivity, and size of its client base. The aim was to use this new IT architecture to enhance existing customer relationships as well as be able to provide better service to new customers.

**Responsibilities:**

* Assisted project manager and the project team with day to day **project planning**, **scheduling**, **reporting** and coordination tasks.
* Scheduled and facilitated weekly status report meetings for the Project Team and for key Stakeholders.
* Conducted Business Reviews, **User Interviews**, weekly/ Monthly meetings with Business Users, **SME’s.**
* Utilized Software Development Life Cycle **(SDLC)** to configure and develop process, standards procedures.
* Continuous communication with end users, stakeholders, project managers, SME’s, technical teams and quality analysts
* Prepared process flow/activity diagram for existing system using MS Visio and re-engineer the design based on business requirements
* Analyzed Requirements and created Business Requirements Document **(BRD)**, Functional Requirements document **(FSD)** and Use Case Specifications using Requisite Pro
* Designed and developed **Use Cases**, **Activity Diagrams** using **UML** and **Business Process Modeling**
* Provided recommendations for Process improvements and prepared functional requirements specifications for Configuration and program changes
* Incorporated User Stories in different release plans for the sprints in Scrum process
* Involved in analyzing requirements, creating prototypes/wireframes and **User Interface (UI)** Diagram
* Gathered Business requirements for Integration points and mapped them with Functional requirements
* Designed new reports and also improvements to existing ones
* Created **AS-IS** and **TO-BE** business process flow diagrams
* Broke down large and complex user story into simplified versions for execution
* Used **JIRA** for tracking bugs and issues.
* Performed Data Analysis of existing data through **SQL** and MS Access
* Worked to create **Data Mapping** Documents and worked with business to write transformation rules through **SQL**
* Experienced **test-case scenarios** and **root-cause analysis**, **GAP analysis**, **developing test plans**, conducting System Integration testing **(SIT)**, user acceptance testing **(UAT)**, **training**, and implementing new processes and technology

**Environment:** Scrum, Microsoft Visio, Documentation, Windows, VBScript, SharePoint, Business Objects, MS office Tools (Word, Excel, PowerPoint), MS Access.

**Education:**

Bachelors in Business Administration from Utkal University, Bhubaneswar, India - 2006