**Krishna Bhargav R** 

*Mobile - +91 9008230032* 

#### Employer - Infosys Limited, Bangalore

### Professional Synopsis

- 12.4 years of strong IT experience in Software Testing & Quality Assurance & Business Analysis across various domains on US Commercial Lending & Residential Mortgage Lending industry, Banking, Healthcare & Insurance.
- 3.5 years of proven BA experience on US Residential Mortgage industry.
- Strong End-to-End knowledge & proven expertise on US Residential Mortgage Loan Origination/Loan Processing/LOS/Mortgage Backed Securities(MBS) & also Mortgage Servicing domains from past 7 years with multiple US based clients.
- Very strong proven expertise in ENCOMPASS 360 an LOS product owned ELLIE MAE company.
- Very strong proven expertise in complete workflows of Loan Origination from Lead Management -> Application Approval -> Conditions & Document management -> Underwriting & Credit Approval process -> Closing & Funding process.
- Very strong proven expertise on various Loan Types in US Residential Loan market such as Conventional, FHA, VA, USDA, JUMBO & HELOC (Second Lien) products.
- Currently working as Senior UAT Team Lead with additional responsibility as Business Analyst (BA) for one of the leading Mortgage Lender based out of California, USA.
- Strong expertise in **Desktop Applications testing**, **Web Based Testing**, **Web Accessibility Testing**, **Cross-Browser Testing**, & Mainframe testing.
- Strong experience in **SDLC/STLC** process for core development, Application Support/Maintenance based projects.
- Very strong testing skills on applications involving Complex requirements, dependencies & functionalities System Integration Testing [SIT], End-to-End Testing, System Testing, Black Box Testing, Regression Testing, Smoke/Sanity Testing and User Acceptance Testing (UAT).
- 7+ years of strong expertise on Agile Scrum model of working.

### Project Experience details

### Project: Business Analysis & UAT Team

### Duration: September 2017 – till date

### Client: Leading Residential Mortgage Lending company at USA.

### Software & Tools:

- ALM JIRA, Google Docs, LUCID Chart
- LOS Encompass 360 by Ellie Mae.

### Roles & Responsibilities:

- Business Analyst Accurately capture , define and documents customer business requirements/processes.
- Collaborate consistently with various Business LOB heads and end users to accurately understand the requirement/problem statement and provide/document appropriate solution by discussing with Developers, Technical Architects and PO.
- Manage project timeline, identify risks/issues, manage stakeholder expectations and share project status updates with Management.
- Create/Update -> BRD/Functional Spec/Success Criteria documents having accurate information about Problem Statement/Issue faced by end users, AS-IS current functionality of the system, Going-Forward / TO-BE system behaviour, Solution approach, Testers & Dev notes, Impacted Business Rules list.
- Analyse the feasibility of, and develop requirements for, new systems and enhancements to existing systems; ensure the system design fits the needs of the users.
- Perform **Static Code analysis & Impact analysis** of complex interdependent business rules involving upstreamdownstream systems & identify the Technical/Functional discrepancies & address it to various stakeholders such as Business LOB heads, PO, Developers, QA teams.
- Identify requirement gaps on Loan Origination Processing workflows enhancements/fixes & document the same & address it to various stakeholders such as Product Owner(PO) & Business teams.

- Create Loan Workflow Training documents having complete information about latest end-to-end Loan Origination-Loan Processing stages of various loan types on Encompass product which helps Client BA's, PO, Business teams for their new resource training purpose & also helps new UAT, QA & Developers in gaining knowledge of the current functionality in quick span of time.
- Coordinate with Client PO, Scrum Master & business users in onboarding new Client BA's, training them & bring them up to speed with Encompass product.
- Actively participate in Scrum Ceremonies, daily stand-ups, weekly planning & retro meetings.
- Perform End-to-End regression testing & Loan processing from Lead Management -> Application Approval -> Conditions & Document management -> Underwriting & Credit Approval process -> Closing & Funding process of various loan types.
- UAT Team Lead activities -> Team management, Resource training/grooming & planning, Work allocation & tracking, Test Artifacts review of team members, Test Reporting, Defect management & provide feedback on the team members performance to Internal Management.
- Perform new resource evaluation/conduct interviews & provide feedback to Internal Management.
- Provide functional knowledge & training on various loan processing workflows to Automation team & review Automation scripts.

# Project: Application Enhancement & Extended QA support

# Duration: September 2013 – August 2017

# <u>Client:</u> Leading Mortgage Servicing company at USA for residential mortgage loans.

### Software & Tools:

- TFS 2010 as ALM tool, MICROSOFT TEST MANAGER Test Management tool.
- MS SSIS Packages testing for ETL & DB enhancements.
- Soap UI for Web Service & SOA testing.
- Web Accessibility Testing Tools WAVE tool & NVDA

### Roles & Responsibilities:

- Offshore Test Lead for teams across multiple offshore locations with team size of 4 QA testers.
- Contributed to Client & Project by implementing QA Standards & Process.
- Lead & enable QA team by better collaboration with Client, Development team, Cross-Functional teams at Onsite for end-to-end release level activities.
- Enable new team members of both QA & Dev for application & domain knowledge on Mortgage servicing concepts such as Loss Mitigation, Loan Resolution, Delinquency & Foreclosure process.
- Create QA Test Strategy, Estimation & Test schedule based on various User stories' priority .
- Work allocation to QA Team, mentoring, review activities.
- Perform Impact Analysis on the application for new requirements / enhancements thus helping identify the risks & defects at early stage of the iteration.
- Provide Weekly Iteration progress & various stakeholders Client, QA management, Dev & Onsite team.
- UAT co-ordination with Onsite & Business teams.
- Provide functional knowledge of various applications & end-to-end business flows for Automation team.
- Perform Web Accessibility Testing for each release to ensure Corporate Website is fully ADA & 508 Standards compliant.
- Perform Exploratory testing for End User facing website & Internal applications of client.

# Project: Bank Account Switching Program

Duration: February 2012 - September 2013

# Client: Leading bank at UK

### Software & Tools:

Test Director, JCL batch jobs, DB – IBM DB2

### **Responsibilities:**

• Module Lead for payment related applications & interfaces.

- Bottom-line ownership of QA Test schedule planning & strategizing QA activities throughout STLC of the project.
- Perform System Integration Testing & End-to-End testing of business flows for respective upstream & downstream systems.

	Project: Government Programs (GP)
Duration:	July 2009 - Jan 2012
<u>Client:</u>	Leading Health care company at USA.
Tools used:	HP Quality Center, JCL, CICS, FILEAID, and IBM DB2.
Responsibilities:	
	QA Tester - Complete ownership of all test activities & deliverables throughout the STLC from

### Academic Details

- <u>BCA (66%) from National College Jayanagar, Bangalore during the period of 2005-2008.</u>
- PUC (68%) from Vijaya PU College, Bangalore during the period of 2003-2005

Requirement Analysis – Test Closure.

• SSLC (86%) from BHSS, Bangalore during the period of 2000-2003.