** **Bhushan C**

**Sr. Business Systems Analyst**

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**PROFESSIONAL SKILLS**

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* Highly motivated and skilled Business Analyst with 8+ years of work experience in Banking, Mortgage, and Financial Services.
* Extensive work experience in **different SDLC methodologies** like **Waterfall, RUP, Extreme Programming, and Spiral Model,** and the **Agile framework** including **Scrum**, **Kanban, Scrumban,** and **SAFe**.
* Thorough understanding of regulations and compliances such as **FINRA, Basel 2 & 3, Dodd-Frank Act, KYC/AML, Volker Rule, Sarbanes Oxley Act, Customer Due Diligence (CDD), Securities Exchange Act.**
* Extensive knowledge in gathering requirements using various **Elicitation Techniques** including **JAD, Brainstorming, Card Sorting, Focus Groups, Interviews, Prototyping,** and **Requirements Workshop**.
* Collaborated with various stakeholders to draft **Concept Proposals, Project Charters, Project Plans, Risk Management Plans, Business Requirement Documents (BRD’s), Functional Requirement Documents (FRD’s), System Requirement Specification (SRS), Readiness Document (RD), and In-Process Review Report (IPRR).**
* Experienced in conducting **Gap analysis, Cost-benefit analysis, Feasibility study, SWOT Analysis, Work Breakdown Structure (WBS),** and **Critical Path Analysis**.
* Experience with **workflows** and **UML** diagrams – **Use case**, **Activity**, and **Sequence** diagrams.
* Collaborated with **UI/UX** teams in designing **Mock-ups and Wireframes** using tools like **MS Visio** and **Balsamiq**.
* Thorough understanding of **Business Process Management**, **Business Process Re-engineering**, **Business Process Modelling**.
* Helped the PO in analysing and building the **Product Backlog** and establishing the **Minimum Viable Product (MVP’s)**.
* Participated in different scrum ceremonies and meetings such as **Release Planning**, **Backlog Grooming**, **Sprint Planning**, **Daily Stand-Ups**, **Sprint Review**, **Sprint Retrospectives.**
* Highly efficient in writing **user stories** and **acceptance criteria** while keeping in mind the **INVEST** criteria.
* Created excellent user stories in product backlog by using various **Prioritization** **Techniques** such as **MOSCOW**, **KANO**, **Forced Ranking,** and **Value Stream Mapping** and **Estimation** techniques such as **Planning Poker**, **T-shirt Sizing**, **Bucket Sizing** with the help of the development team.
* **Proficient in Testing Environments such as Test-Driven Development (TDD), Behaviour Driven Development (BDD), Acceptance Test-Driven Development (ATDD) & Continuous Integration and Continuous Deployment (CI/CD).**
* Well versed in writing **SQL queries** and proficient in using functions like **join**, **union,** and **aggregation** for requirements research analysis, data analysis, data validation, and system testing.
* Solid work experience in **OLAP** (**ROLAP**, **MOLAP** & **HOLAP**), **OLTP**, **ODS**, **data lakes,** and **data marts**. Proficient in performing various operations like **Slicing**, **Dicing**, **Roll Up,** and **Drill Down**.
* Wide exposure to **Data Warehousing Architectures** and thorough understanding of **Enterprise Data Warehouse (EDW)** along with **Dimensional Modelling** using **Facts**, **Dimensions,** and **Schemas** (**Star** & **Snowflake**).
* Collaborated with BA’s and Development Team for creating **Web Services** for data integration & cloud integration.
* Collaborated with the Data Architect to build **Conceptual, and Logical** **ER data modeling** diagrams.
* Utilized **Informatica Power Center (IPC)** for **ETL** processes, **data mapping,** and **data integration**.
* Proficient in **collaboration** and **interactive tools** like **SharePoint and Confluence** to improve team’s communication on all work-related matters.
* Developed **Sprint Burndown**, **Sprint Burnup**, **Release Burndown** & **Issue Tracking Charts** using **JIRA**.
* Collaborated with **PM** and helped him to create ad-hoc, and project update reports using **MS Excel**, **MS Project**, and **Power BI**.
* Well-versed with **Business Intelligence** tools for ad-hoc reporting like **Tableau** and **Splunk**, for **data** **visualization**.
* Worked on software application built using System Architectures like **SOA** and **3-Tier Architecture**.
* Extensive knowledge of various **Web Services** such as **XML, JSON,** and **WSDL**.
* Familiar with using collaboration platforms such as **Postman**, **Swagger,** and **Soap UI** for **API development** and **testing**.
* Assisted testers to perform **Functionality Testing**/**Black-Box Testing**, **Regression Testing**, **Integration Testing**, **User Acceptance Testing (UAT)**, **Load Testing,** and **Performance Testing**.
* Collaborated with the testing teams in creating testing artifacts like **Test Plans**, **Test Cases**, **Test Scenarios,** and **RTM**.

**SKILLS AND TOOLS**

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* **Banking and Finance Domain**: Wealth Management, Asset Management, Mortgage Solutions, Securities, Derivatives, FX Trade
* **SDLC Methodologies:** Waterfall, Agile (Scrum), Scrum-Waterfall Hybrid, Agile (SAFe), Scrumban, Kanban
* **Requirement Elicitation:** JAD, Brainstorming, Interviews, Surveys, Focus Groups
* **Prototyping/Business Process Modelling Tools:**  MS Visio, Lucid Charts, Balsamiq
* **Project Management Tools**: MS Project, SharePoint, Confluence, JIRA, VersionOne, Cucumber, Jenkins
* **Business Skills:** Change Management, Gap Analysis, SWOT Analysis, Cost-Benefit Analysis, Feasibility Study
* **Database and ETL Tools**: Informatica Power Center, Talend, MySQL, Oracle, PostgreSQL, NoSQL, PL/SQL, SQL Server
* **Data Warehousing**: Data Marts, Data Modelling, ELT, ODS, OLAP, OLTP
* **BI/Reporting Tools:** Tableau, Spotfire, Power BI, MS Office Suite (Excel, Word, PowerPoint)
* **Architecture/Framework:** 3 Tier Architecture, Service Oriented Architecture (SOA)
* **Cloud Technologies:** Amazon Web Services (AWS), Azure
* **API Testing:** Postman, Soap UI, Swagger

**PROFESSIONAL EXPERIENCE**

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**Charles Schwab Corporation, Phoenix, AZ Mar 2019 - Present**

***Sr. Business Systems Analyst***

Charles Schwab is a leading investment and trading platform provider. The goal of the project was to improve the existing platform by incorporating a series of new features including chatbot, customized dashboard, automated compliance analytics, and reporting. The enhanced system provides an improved view of clients’ assets, experience, and performance. Also, the new chatbot functionality provides a faster and smarter way of answering frequently asked questions about data and services.

* Evaluated the **As-Is** process of the current dashboard and conducted **Gap Analysis** to identify improvements offered by the **To-Be** system by setting up a new consolidated dashboard for ease of use of different clients.
* Analyzed, reviewed, and validated business requirements documents **(BRD)** with key stakeholders.
* Facilitated **JAD** sessions with the business stakeholders, engineers to understand the Dashboard requirements (Charts, KPIs, filters, drill-downs). Utilized **Balsamiq** to design Dashboard **mockups** and **wireframes** and shared it with BI developers.
* Worked in **MS Visio** to create **Process Flow Diagrams**, **Business Process Models**, **Feature Mind Maps.**
* Proficiently used **MS Visio** to create **UML** diagrams for **Use Case, Sequence, and Activity diagrams**.
* Executed **SQL queries** for **extracting data, exploratory analysis**, **research analysis,** and **ad-hoc reporting** using **SSRS**.
* Created **Source to Target (STM)** mappings in **Data Mapping Document** for building ETL pipeline in **Azure Data Factory.**
* Worked with **ETL** developers to construct **ETL Pipeline** to integrate data from disparate sources (**SQL Server, MySQL, FTP, etc**) into a custom-built model in **Azure Data Factory.**
* Extracted question-answer pairs from semi-structured content, including FAQ pages, support websites, excel files, SharePoint documents, product manuals, and policies in **Azure QnA Maker.**
* Collaborated with the **PO and Development Team** in **planning** and **prioritizing product backlog**. **Created Vertically Sliced user stories** made sure that it passed the **INVEST (Independent, Negotiable, Valuable, Estimable, and Small)** criteria.
* Actively participated in various **scrum ceremonies** together with the **PO** and **SM** and assisted them in **Backlog Grooming, Sprint Planning, Daily Standups, Sprint Review,** and **Sprint Retrospective** meetings.
* Used **JIRA** to keep track of bugs & defects, maintain issue logs, and handle the change requests efficiently.
* Worked with the development team in defining the **Definition of Done** and **Acceptance Criteria** for **PSPI.**
* Collaborated with the **UI** team in creating **HTML, CSS** templates for easy integration of dashboard and chatbot into existing **UI**.
* Assisted the testing team in automating the **API** testing. Also, assisted the API team in describing the structure of **RESTful** APIs.
* Lead the efforts of deciding **Test Strategy, Traceability Matrices** and **Test Plans** to guarantee that test cases reflect client needs for the utilitarian, execution, convenience, and security prerequisites.
* Provided assistance to QA Team in testing the application during **Smoke, Black Box, and UAT**.

**Environment:** Agile (Scrum), JIRA v8.5.x, MS Visio, Balsamiq, Swagger, MS Office (Excel, Word, PowerPoint, Outlook), MySQL, SQL Server, Azure Data Factory, Azure bot services, SOAP UI, REST, Power BI, Azure QnA Maker.

**Freddie Mac, McLean, VA Nov 2017 – Feb 2019**

***Sr. Business Systems Analyst***

Client is a leading source of financing for mortgage lenders, providing access to affordable mortgage financing in all markets. The goal of the project was to incorporate AI/ML in the existing mortgage platform to provide the faster and better decisions for loans on millions of properties nationwide. By implementing novel ML models team significantly improved operations by accurately assessing the risk profile and providing actionable insights to Operational Stakeholders.

* Worked with Business Owner in establishing the expected **ROI**, Use Cases Roadmap development, volatility prediction for **Risk**.
* Partnered with Data Scientists, Data Engineers, and Business Intelligent Engineers to define data sets required to conduct analysis, including both **internal and external data.**
* Created **workflow diagrams, flowcharts, activity diagrams,** and **use-case diagrams** using **MS Visio**.
* Created **business process models** and **process flow charts** for integrating a new dashboard into the existing platform.
* Managed storage, deployments, and internal connectors to **cloud storage (S3, Hadoop).**
* Monitored machine learning models in production, and alerted data quality issues in **Amazon Sagemaker Model Monitor.**
* Implemented **Big data** tools like **Spark** in the server with the help of Amazon Elastic Map Reduce (**Amazon EMR**).
* Collaborated with **Scrum Master** and assisted him in various scrum ceremonies including **Backlog Grooming, Sprint Planning, Daily Standups, Sprint Review,** and **Sprint Retrospective** meetings.
* Developed data processing solutions (for batch and stream data) using **AWS Lambda, EC2, Kinesis, DynamoDB**.
* Streamlined previous reporting by automating data using **Alteryx Server** and replacing reports with **Tableau** dashboards.
* Worked with Scrum Master & used **Jira** to track the progress of the project using **Burn-up** and **Burn-down** **charts.**
* Worked with the development team in defining the **Definition of Done** and **Acceptance Criteria** for **PSPI.**
* Collaborated with the other team members to train them on a Data Intelligence tool for their **BAU** activities.
* Facilitated **User Acceptance Testing** and documented detailed results.
* Created **Data Mapping Document** for building ETL pipeline in **Talend Data Integration.**
* **Shared the observations** and **results** from the testing performed with the wider team and suggested the changes/improvements.
* Worked together with the final users & integrated their suggestions to **improve the tool** in subsequent phases.

**Environment:** Scrum, JIRA v7.0.x, SQL, MS Visio, Tableau, Amazon Sagemaker, AWS S3, MS Office Suite (Excel, Word, PowerPoint, Outlook), Talend V7.0.1, Amazon EMR, Alteryx v2018.4

**Vanguard, Malvern, PA Nov 2016 – Aug 2017**

***Business Systems Analyst***

Vanguard is the leading Investment servicing firm offering services in Wealth Management, Insurance & Annuities, Stocks, Bonds & Mutual Fund Investments. The clients of Vanguard company receive numerous reports regarding their investments, portfolios, and savings every month/quarter. The application was developed with the option to choose the cycle, and type of reports clients want to receive through email.

* Performed analysis such as **Gap analysis, risk analysis, As-is, and To-be analysis, Cost-benefit analysis, and feasibility study.**
* Facilitated **JAD** sessions, **Interview** sessions, **Questionnaires,** and **Focus groups** to elicit requirements with various stakeholders, business users, and SME’s for understanding the requirements.
* Collaborated with **UI/UX** teams in designing **Mock-ups and Wireframes** using **Balsamiq**.
* Liaised and communicated with various project stakeholders, including project managers, architects, developers, and quality analysts to define the future roadmap for the release of product features.
* Extracted data from multiple sources (**S3, MySQL**) using SQL and performing **ad-hoc analysis** to identify customers’ needs.
* Helped the **PO** in **prioritizing** the **PB**, grooming **User Stories** in planning activities.
* Participated in various **scrum ceremonies** including **Sprint Planning Meeting, Daily Stand-ups, Sprint Review Meetings, Sprint Retrospective Meeting,** and **Backlog Grooming** to ultimately achieve our release goal.
* Extensively used **Jira** to create and maintain the artifacts like **User Stories, Product Backlogs**, and **Sprint Backlogs**.
* Created and maintained **Scrum Boards** to track execution status of different tasks, defects & items committed to the sprint.
* Impediments list, tasks, defects, and issue tracking were maintained using **Jira.**
* Created Use case, Activity, and Sequence diagrams using UML modeling tools like **MS Visio**.
* Helped the architects toimprovethe **UI** of the website so that all the new features are properly configured in the dashboard.
* Documented APIs requests and responses using **Swagger** and tested APIs integration using **Postman**.
* Analyzed the trends and reported the patterns by generating reports using **Tableau.**
* Participated in the creation and execution of production release **checkouts** to ensure that the application is properly deployed.
* Used **Cucumber** to help the testing team built the automated Test Scripts and facilitated **UAT** sessions.
* Helped the UAT Team in conducting the **User Acceptance Test (UAT)** to ensure that all the new features supported day-to-day business and functions in a proper manner.

**Environment:** Scrum, Jira, Confluence, Tableau 10.0, MS Office Suite, MySQL, MS Excel, MS Visio, Balsamiq, Cucumber, JavaScript, Postman, Swagger.

**ICICI Bank, India Aug 2015 – Sep 2016**

***Business System Analyst***

The goal of the project was to migrate from the legacy client onboarding and management system to the new and enhanced system with automated KYC and improved due diligence. Also enhanced Client Onboarding Dashboard was set up to have a complete view of the ongoing processes

* Assisted the **Project Manager** in deciding the **Scope**, **Milestones**, **Objectives**, and **Vision** of the Project.
* Collaborated with SMEs and **Product Owners** to understand the business processes and current data structures and verified the compliance documents for **KYC** and Customer Due Diligence (**CDD**).
* Created low and high-fidelity **UI/UX** prototypes like **Mockups** and **Wireframes** to analyze the user interface using **Balsamiq.**
* Collaborated with development team in **designing the** **prototype** and sent them to regional stakeholders for approval.
* Gathered **User requirements** and specifications for designing the prototypes. Performed **document analysis** to analyze the current system and conducted structured **Interview Sessions** to elicit requirements from various stakeholders.
* Involved in prioritizing and estimating **Product Backlog Items** with **Product Owner** using **KANO** & **MoSCoW** technique and assisted Scrum team to pull **User Stories** in Sprint Backlog using Planning Poker.
* Served as a **liaison** between the project team and the development team.
* Extensively used **HP ALM** to track defects and managed them.
* Stimulated several production cycles. Worked with **data validation**, constraints, record counts, and source to target, row counts, random sampling and error processing.
* Performed **CRUD** operations in SQL using **SELECT** and **JOIN** operations to validate the accuracy of the data in multiple sources.
* Assisted the design team to make the templates pertaining to various query types catering to the requirements.
* Performed **API** **Testing** to validate the request and response for **JSON** based **RESTful** methods like **GET/POST** to capture the response error codes and data received in the body.
* Validated the responses of web services by passing various requests using **Soap UI.**
* Assisted the testing team in developing **Test Cases** and **Test Scenarios** in Functional and Non-functional tests.

**Environment:** Scrum, HP ALM, MS Office, MS Visio, Balsamiq Mockups, MS Office 2013 (Excel, Word, PowerPoint, Outlook), MySQL, Jenkins, JavaScript, HTML, CSS.

**IDBI CAPITAL, India Jun 2014 – Jul 2015**

***Business Analyst***

This project was focused on various client Dashboards to be automated from MS Excel, PPT, PDF, Word doc & other formats of data to a Web portal of the entire Investment Banking operations

* Documented the process improvement measures in the Business Requirement Document (**BRD**) and performed requirement analysis to transform business requirements into Functional Specifications (**FSD**).
* Analyzed and prepared the users’ **As-Is** workflow scenarios and the **To-Be** business processes.
* Used **MS Visio** to model the workflow processes using **UML** to create activity diagrams and use case diagrams.
* Prototyped the **UI** using **Visual C# and HTML.**
* Conducted **interviews** with PM’s, SME’s, and business users to elicit requirements and business process information.
* Served as a **critical resource** and **liaison** between SME’s and technologists throughout the project lifecycle.
* The methodology used for this project was **Waterfall-Scrum Hybrid.**
* Maintained the **Requirements Traceability Matrix (RTM)** to manage business requirements.
* Assisted the business in determining if and how new **features** may improve the **retention** of the customers.
* Documented **technical workflow** and **best practices**.
* Documented current and future processes, process flows, data flows, and created class, sequence, and activity diagrams.
* Prepared decommissioning and closure reports for discarding **legacy systems** efficiently post completion of migration.
* Helped the **PO** in prioritizing the **PB**, grooming **User Stories** in planning activities.
* Actively participated in various **scrum ceremonies** together with the **PO** and **SM** and assisted them in **Backlog Grooming, Sprint Planning, Daily Standups, Sprint Review,** and **Sprint Retrospective** meetings.
* Helped the testers to prepare **Test Cases (TC),** **Test Plans (TP)** and implemented them with the QA team.
* Assisted in determining the **entry and exit criteria for the testing methods.**
* Actively participated in **regression** and **functional testing**, **user acceptance testing (UAT),** and **black-box testing**.

**Environment:** Waterfall-Scrum Hybrid, MS SharePoint, MS Visio, MS Office Suite, MS Excel, MS PowerPoint, SQL.

**Yes Bank, India Oct 2012 – May 2014**

***Programmer Analyst***

The Goal of the project was to develop high-performance core banking and reporting platform for the leading US client. This platform would support wide range of products such as assets and liabilities, cash, and securities. An integrated analytics engine would provide insights into customer behavior and enterprise performance through bank-specific analytics models.

* Involved in complete Waterfall Software Development Lifecycle (SDLC).
* Participated in the design of **Visio** wireframes and an **UI/UX** prototype to complement and guide development of a large, integrated, browser-based banking interface.
* Interfaced with business users and engineering teams to bridge the gap in terms of **data and business logic** understanding.
* Participated in **root cause analysis** on data issues, identify trends across data issues and suggesting solutions.
* Performed **ETL** tasks from **Oracle Server & Flat File** sources into derived master schema using **Informatica**.
* Created visually impactful dashboards in **Excel** for data reporting using pivot tables and **VLOOKUP**.
* Wrote complex **SQL Queries**, **Stored Procedures**, **Triggers**, **Views** & **Indexes** using **DML**, **DDL** commands and user defined functions to implement the business logic.
* Monitored current processes for completeness and accuracy. Produced Ad hoc reports and performed analysis with excel.
* Unblocked processing issues as they occur during routine report refreshes.

**Environment:** Waterfall, MS Visio, MS Excel, MS PowerPoint, SQL, Informatica, Oracle Server.

**Education:**

**Bachelor’s in Mechanical Engineering, Pune University, Maharashtra, India.**