**Dileep Kumar**

**Sr. Business Systems Analyst**

**Professional summary:**

For almost 8 years, I have predominantly worked in **Mortgage, Banking** and **Finance** domains as a **Business System analyst** and QA analyst. Worked in several **Software Development Life Cycles (SDLC)** of conventional methodologies like **Waterfall, Waterfall-Scrum hybrid** and modern **Agile** frameworks like **Scrum.**

* Working experience in azure cloud platforms like Azure SQL and blob storage and Salesforce Sales and Service cloud
* Good understanding of the Banking regulatory and compliance acts relating to the fraudulent practices like **Bank Secrecy Act, SOX, Currency Transaction Report, Know Your Customer, Enhanced Due Diligence, Bank Regulations Act, Bank Holding Company Act, and AML** andMortgage compliances like **RESPA, TILA, FCRA, ECOA.**
* Experienced in **Equities, Mortgage Loan Origination Systems(BLACK KNIGHT AIVA), Loan Servicing**
* Good understanding of the functions **of mortgage agencies Fannie Mae, Gennie Mae, and Freddie Mac.**
* Assisted Project Managers in creating the **Project Plan Documents, Project Charters**, **Project** **Scope Statement**, **Work Breakdown Structure(WBS)**, **Critical Path Analysis**, **Cost Benefit Analysis**, **GAP Analysis,** **Risk Register.**
* Experienced in requirements gathering using various techniques like **Interviews, Joint Application Development(JAD), Focus groups, Document Analysis, Interface Analysis, Prototyping, Requirement Workshop, Brainstorming.**
* Translated the **requirements** into **project artifacts** like **Business Requirement document (BRD), Functional requirement Document (FRD),** Use cases Specifications. Created the **Requirement Traceability Matrix (RTM)** with respective **test cases** to track the **requirements** meeting their corresponding tests using Atlassian **JIRA.**
* Experience in handling the **change requests** as per **Change Management Plan**, conducted the **impact analysis** and communicated the impacts of the changes on various dependencies of the existing requirements on **Triple constraints** to **PM.**
* Participated and facilitated various scrum ceremonies like **Backlog Grooming, Release Planning, Sprint Planning, Daily Stand-ups, Sprint Reviews and Sprint Retrospectives.**
* Efficient in breaking down the **Epics** and **Features** into **user stories** by **vertical slicing** in accordance to **INVEST** criteria and writing their respective **Acceptance criteria** to facilitate **Behavior Driven Development (BDD**) environment.
* Assisted **Product Owners** in prioritizing the backlog using various prioritizing techniques like **MoSCoW**, **KANO models and Stack ranking as per client priorities** along with **Definition of Done (DOD)** and **Definition of Ready(DOR)**.
* Assisted **Scrum Master (SM)** and also facilitated estimation of the product backlog items using different estimation techniques like **Planning Poker**, **Dot Voting, T-shirt sizing** with the development team.
* Developed business process models with **Unified Modelling Language Diagrams (UML) like Use Case, Activity Diagrams** to visualize the workflow of business using **MS Visio and Lucid charts.** Translated the **UI/UX** requirements for creating various **mockups**, **wireframes** using **Balsamiq** to build new and also enhancing the existing web pages.
* Designed different **Dimensional Data Models (**for **Star** and **Snowflake schemas)** and **Entity Relationships (ER)** of **conceptual models** and **Logical models** for performing **Data Migration, Data Integration** using **Erwin Data Modeler.**
* Created **Data Mapping Document** for identifying source to target relationship and cardinalities with their respective transformation logics required for the **ETL process** and also have an extensive working knowledge in **Databases, Schemas, Data Marts, OLAP** operations like **Roll-up, Drill-down, Slice and Dice and Pivot.**
* Proficient in creating **Business Intelligence (BI)** reports during the project using **Excel, Microsoft Power BI, Tableau**.
* Implemented **SQL** queries and Stored Procedures using **joins, unions, group by/order by** and aggregate functions to extract data for timely reporting and validation of the data in the backend.
* Experienced in **API** documentation and **API** testing of various **Web Services** and **APIs like REST, SOAP** of formats like **XML, JSON** using tools like **POSTMAN API** and closely worked in creating new **API**s and enhancing the existing **API**s.
* Experienced supervising **Black-box testing, functional testing, Integration testing, Regression Testing, Usability testing** and worked with QA to develop **Test Plans, Test Cases** for **User Acceptance testing(UAT)** using **JIRA Zephyr**.
* Worked closely with the **Enterprise Data Warehouse (EDW) team** and **Business Intelligence (BI) Architecture team** to understand repository objects that support the business requirement and process.
* Working experience on tools like MS Visio, Balsamiq, Unified Modeling Language, Lucid Charts, JIRA, MS Project, Confluence, MS SharePoint, POSTMAN API, SOAP API, Power BI, Tableau, Microsoft SQL Server, My SQL, Oracle RDBMS, IBM DB2, Informatica Power Center, Microsoft SSIS, XML, HTML, MATLAB, SQL MS Office(Word, Power Point, Access, Excel).

**Skills and Tools:**

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| --- | --- |
| **Modeling tools** | MS Visio, Balsamiq, Unified Modeling Language, Lucid Charts |
| **Project Management tools** | Atlassian JIRA, MS Project, Confluence, MS SharePoint, Micro Focus ALM |
| **API/Web Services testing and documentation** | POSTMAN API, SOAP API, REST |
| **BI Reporting tools** | Power BI, Tableau, IBM Cognos, Oracle OTBI |
| **Databases** | Microsoft SQL Server, My SQL, Oracle RDBMS, IBM DB2 |
| **DWH ETL Tools** | Informatica Power Center, Microsoft SSIS |
| **Languages and Extras** | XML, HTML, JSON, SQL MS Office(Word, Power Point, Access, Excel) |

**Professional Experience:**

**CITIZEN BANK | JOHNSTON, RI JAN 2020- PRESENT**

**Sr. Business System Analyst**

**Project:** The client is a mortgage lending broker who provides services for Fixed Rate Mortgages, Adjustable-Rate Mortgages, Federal Housing Administration, VA and also refinancing. The client had a legacy LOS system where the loan required documents are processed conventionally and the website has a dull UI/UX. The scope of the project was to upgrade the UI/UX and automate the Loan cycle time and to migrate the legacy system and storage to azure cloud-based storage.

**Roles and Responsibilities:**

* Maintained compliances by studying and ensuring that the organization’s regulations, policies, procedures comply with work including **TILA, RESPA, FCRA, Due Diligence** and **Anti-Money Laundering laws.**
* Performed **GAP analysis** by doing **Interface analysis** to understand the **AS-IS** process flow and systems and designed the **TO-BE** system to streamline the new business flow considering various compliances and business rules.
* Facilitated the **meetings/interviews** and **JAD sessions** with stakeholders to collect **business requirements** along with the **vision document** which was used to transform **business requirements** into **Functional Requirement Document**.
* Actively participated in scrum meetings like **Backlog Grooming Meetings, Release planning meetings, Team grooming Meetings, Sprint Planning meetings, Sprint Retrospective Meetings.**
* Scrutinized **business requirements** and divided them into **high level** and **low-level** **Use Cases** and **Activity Diagrams** and  **Use Case diagrams** using **Lucid Chart** thus defining the **Data Process Models**.
* Worked closely with the **Product Owner (PO)** to determine the **scope of the project** and also assisted in prioritizing the **Product Backlog** and making decisions on the **Minimum Viable Product (MVP).**
* Broken down the **Epics** into **User stories** and their respective **Acceptance Criteria** in Atlassian **JIRA.**
* Captured and converted all requirements and analyzed **key points (KPI)**, pain points and recommended optimum solution.
* Assisted the Scrum Master in facilitating the **estimation** of the **user story** into **Story points** with the development team.
* Involved in the **User Interface designing** and had collaborative sessions with **Graphical user Interface** designer with the focus of user’s expectations and objectives and created **wireframes, mockups** of various screens for upgrading the new UI.
* Developed **user story traceability matrix (RTM)** to map all the requirements corresponding to their respective **test cases**.
* Performed source system exploration and data assessment to prepare the **Data mapping document** mapping source to target entities and their transformation logics necessary for Migrating the data from the legacy database.
* Created **conceptual** and **logical data modelling** using **Erwin Data modeler,** identifying various data elements for finding various **Entities** and their **Relationship** to integrate business processes with data rules.
* Actively involved in the **ETL processes** using **Informatica PowerCenter** by assisting the developers in designing the transformation processes, preparing workflows, and frequently monitoring the results of the data that was migrated.
* Performed complex **PL/SQL** queries to retrieve data using **Joins**, **Nesting** and **Sub-queries**.
* Created the **API document** for documenting requests and responses for **RESTful APIs** and the **HTTP** calls **GET**, **POST**, **DELETE, PUT** on the application layer and assisted in end-to-end **Web services** testing for **RESTful API**.
* Assisted **QA team** in designing **Test Cases, Test Plans, Test Scripts**, and **Test Scenarios** to perform **Functional Testing**, and **Regression Testing** and logged down defects and systematically managed them in **JIRA**.
* Participated in **UAT** sesh and performed **UAT** tests and reviewed the **UAT** test scenario results for the **Loan origination system**. Performed **Usability test** of various screens to understand the friendliness of the **UI/UX**.
* Generated various dashboards and **Business Intelligent (BI)** reports like **static reports, status reports** using **Tableau** and predicting probability of occurrence for a better data visualization as per the business requirements.

**Environment:** Agile (Scrum), JIRA v7.0, Lucid Charts, Balsamiq Mockups, SQL/No-SQL, MongoDB, Tableau 10.0, Postman v4.1.1, MySQL, Confluence, Azure SQL and Blob storage, Informatica PowerCenter.

**STATE STREET BANK | BOSTON, MA NOV 2017 - DEC 2019**

**Sr. Business System Analyst**

**Project:** The client provides various loans for Education, Mortgages, auto loans has a massive customer data. The client had an LOS system and wanted to have a smooth business workflow to handle their customers and streamline the flow of loan process from potential lead to post fund collection from the borrowers. So, we integrated the salesforce CRM with their LOS system to have great intuitive and trackable customer service.

**Roles and responsibilities:**

* Ensured the organization policies and regulations are complying with **Know your Customer(KYC), Enhanced Due Diligence(EDD), Customer Due Diligence(CDD) and Customer Identification Program(CIP).**
* Mapped the improvements from **AS-IS** to **TO-BE** state and also performed **GAP analysis** for performance improvements.
* Performed **Cost-Benefit Analysis** to make decisions on different solutions provided by the business.
* Led high level requirement gathering activities involving elicitation practices like **JAD Sessions**, **Focus Groups**, One-to-one **Interviews**, and **Document Analysis** with various Stakeholders and performed extensive **Document Reviews** to develop a thorough understanding of business processes to aid **Business Processes Improvement**.
* Participated in **grooming sessions** to discuss the prioritized requirements and facilitated the **Daily scrum, reviews and retrospectives** to solve impediments, reviews on demos and adopt best practices respectively as a proxy **Scrum Master**.
* Assisted the **Product Owner** in **prioritization** of **Product Backlog Items** (**PBI**s) using **planning poker** including the process of breaking down **EPICS** into user stories by following the **INVEST** criteria.
* Responsible for tracking, capturing, managing, and communicating the requirements using **Requirement Traceability Matrix** (RTM) which helps in controlling numerous artifacts produced by the teams across the deliverables.
* Created new **custom objects, assigned fields, designed page layouts, custom tabs, components, custom reports** in the **Salesforce sales cloud** and **service clouds** according to the business process and rules.
* Worked on various **Salesforce.com** Standard objects **like Accounts, Opportunities, Leads, Campaign and Reports** for various stages of the loan cycle process. Created customized **emails** and **landing pages** utilizing **HTML**, **XML**to streamline the business flow like giving regular updates at various stages of the project.
* Involved in development of **triggers**, **validation rules** and other customizations with **Salesforce**.
* Created **Mock-Up Screens** and **Wireframes** using UI components such as **Radio Buttons, Data-Entry Fields, Check Boxes, Drop-Down** to retrieve data for Client-Side Verification.
* Worked with the **Product Owner** during the **Sprint Review Meeting** for the **Potential Shippable Product Increment** (**PSPI**) that they are being satisfied using their respective **acceptance criteria** and helped decide if the feature is **DONE.**
* Assisted in **SQL queries** to perform data analysis, extract data from Oracle DB for Analytics using **aggregations, Group by, Order by functions**. Reviewed and analyzed **SQL** data designed reportsto isolate and resolve issues with data and databases and also performed **SQL queries** to create **database triggers** and **design data tables**.
* Create various **Reports** and **Report folders** to assist Project Manager for better utilization of the **Salesforce** modules of sales tools and configured various reports for different user profiles based on the needs of the organization.
* Thorough understanding of **Business Intelligence** **(BI)** and created interactive analytical and **dashboards, Static reports** using **Tableau** and **Oracle Business Intelligence** for decision making.
* Assisted **QA Team** in testing the application during **Smoke Testing**, **Black Box Testing** and **User Acceptance Testing**.
* Monitored the **API endpoints** and validated all the necessary data elements that are flowing through the **API calls** as per business and marketing needs and communicated with the **vendors** and the development team for issues.

**Environment:** Agile (Scrum), JIRA v7.3, MS Visio, Postman v4.1.1, Confluence, Salesforce sales cloud, Salesforce service cloud, SQL/No-SQL, Tableau 10.0, HTML, Oracle DB, Oracle business Intelligence.**AMEX | PHOENIX, AZ DEC 2016- JULY 2017**

**Business System Analyst**

**Project:** The client is a credit card network provider in the Banking Industry and has been long data driven. The bank is interested in complying with the customer demands and coming up with services and management portfolios to improve their marketing strategy and ensure lower risk and provide consistent revenue growth. To survive the high competition in the banking sector and to keep track of policies and processes being followed in the Credit card domain it is reasonable to have a data warehouse and business intelligence to strategize the service of credit cards.

**Roles and responsibilities:**

* Conducted interviews with key Stakeholders to **gather requirements** and **business functional data**.
* Analyzed the **AS-IS** and **TO-BE** processes to understand the critical developments, the short & and long-term benefits.
* Performed **Feasibility Analysis** for deciding on the various approaches within the constraints and business cases.
* Assisted in creating the project templates for **Use case specification**, **Business Requirement Document (BRD).**
* Created the **user stories** and assisted the testers in writing the **test cases** in accordance with the **test scenarios**.
* Designed the **data flow diagrams**, **data analysis**, and **Process flow diagrams** using MS Visio.
* Identified Source and Target data databases and performed **Data Mapping, Data Profiling** and **Transformation logics** using **Microsoft SSIS** and created **data models** to engineer **ETL Process** and populate **Oracle Data warehouse**.
* Conducted **Daily Scrum Meeting** andfacilitated **Sprint planning meeting, Scrum Review**, **Sprint** **Retrospective Meeting** and encouraged the development team to follow the **best suitable practices**.
* Reviewed **User Acceptance Test Plan (UAT)** based on business users requirements for various business case scenarios.
* Created Test Casesand tracked the testing of the **PSPI** with **Zephyr** integrated with **JIRA**.
* Designed and implemented basic **SQL queries** like joins and unions for report and data validation.
* Created dashboards, Status Reports, Bug reports for visualizing the progress of the project at different stages.

**Environment:** Agile (Scrum), JIRA v7.3, MS Visio, Microsoft SSIS, Postman v4.1.1, Confluence, Salesforce sales cloud, Salesforce service cloud, SQL/No-SQL, Tableau 10.0, HTML, Oracle DB, Oracle Data Warehouse.

**HSBC BANK | HYDERABAD DEC 2015- NOV 2016**

**Business Analyst**

**Project:** The project was to build a credit card application system in addition to asset protection and trust management. The Interactive Voice Response (IVR) application provided its card holders access to 24\*7 call center with various card products and service offerings such as New Accounts, Pay Balances, Report Lost or Stolen Card, Credit Line Increase, Address Change, Account Balance, and Payment Due Dates and the option to talk to live agents for assistance.

**Roles and Responsibilities:**

* Conducted one on one **interviews** with project managers, business stakeholders for gathering the requirements and business process information to understand various use cases proposed by the business.
* Performed **Document Analysis** to understand the organization procedures, rules and the policies.
* Performed **Cost Benefit Analysis** to make right decisions on the beneficial solutions per dollar amount.
* Involved in various scrum ceremonies from **Grooming, Daily scrum, Sprint planning, Reviews and Retrospectives.**
* Teamed up with the credit allocation department to perform **market surveys** and learn client requirements to assist the technical team in Software development in order to be very competitive in the market.
* Used UML to prepare Use Cases from the gathered requirements and created diagrams using **Rational Rose**.
* Assisted Engineers in coming up with technical documents **Functional Design Documents(FDD)**.
* Verified various functionalities that are developed in the new system as per the business use cases and needs.
* Assisted in preparation of **UAT test plan, Test Cases, Testing Cycle schedules, Test Scenarios** and implemented them with the QA team and verified the testing outputs and updated the Test results in the **Requirement Traceability Matrix**.

**Environment:** Scrum, UML, Microsoft SQL Server, MS Office, MS Project, IBM DB2, SharePoint.

**ICICI BANK | HYDERABAD, INDIA MARCH 2015-DEC 2015**

**Business System Analyst**

**Project:** SBI Capital Market is amongst the oldest players in Indian Capital Markets, offering Investment Banking Services. The project was to build an Enterprise Reporting System to support Portfolio Management and performance analysis of credit card systems.

**Roles & Responsibilities:**

* Conducted **GAP analysis, Feasibility Analysis, Cost Benefit Analysis (CBA)** and handled **Change requests.**
* Assisted PM in **Project Plan Document, Scope Statement** and assisted the team in preparing **Software Requirement Specifications** **(SRS)** and created the **Business Requirement Document (BRD).**
* Facilitated meeting and arranged **JAD sessions** with business users for gathering **business requirements**.
* Participated in scrum ceremonies like grooming, daily standups, reviews and retrospectives.
* Assisted in gathering requirements for the **GUI (Graphical User Interface)** Screens and designing.
* Created **use cases** and designed **use case diagrams class, sequence diagrams and activity diagrams**.
* Validated various reports that are developed in accordance to the business requirements.
* Created various **reports** with **bar charts, pie charts** to visualize the **project status** using Microsoft Excel

**Environment:** Waterfall-Scrum hybrid, MS Office, MS EXCEL, MS ACCESS, Oracle RDBMS, UML, Bugzilla.

**IDBI BANK | HYDERABAD, INDIA JAN 2014 - FEB 2015**

**Business Analyst**

Client is one of the largest financial institutions in India. It has played a major role in promoting industrial growth by financing medium- and long-term projects. It has rapidly expanded operations to the entire spectrum of industrial activities including manufacturing and services. IDBI provides loans in both rupee and foreign currencies for new projects, and also for expansion modernization and diversification purposes.

**Responsibilities:**

* Gathered requirements and prepared **Business Requirement Document**, **Functional Requirement Documents.**
* Handled the **change requests** as per **Change Management Plan** and got approval from the **Change Management Board.**
* Assisted PM in drafting **Project Scope Statement, Project Charter, Work breakdown Structures**
* Utilized **RUP** (Rational Unified Process) to create **Use Cases**, **Activity and Workflow Process Diagrams**.
* Prepared the **Prototype** and **Mockup Screens** for designing the UI/UX of the website.
* Verified the correlation between the **UML Diagrams** and Developed Detail Diagrams.
* Performed **Gap Analysis** to assess the current system performance compared with the old one.
* Performed **Smoke testing** before starting the major testing effort and tracked the bugs in code using ClearQuest.
* Actively participated in status reporting meetings and interacted with the development team to discuss the technical issues.

**Environment:** Waterfall, MS Office (MS Word, MS Excel, MS PowerPoint), MS-Project, MySQL, Windows.

**KARUR VYSYA BANK | HYDERABAD, INDIA OCT 2012- DEC 2013**

**QA Analyst**

**Project:** The system is used to create a claim, track, and manage claims. Members and the HR department can create, view, edit, manage, track and close claims. They can also check on status of claim, list of payments made, list of insurance providers, customer information, etc. Testing is also done to check payment information email triggers, check personal details.

**Responsibilities:**

* Reviewed **Business Requirement Documents** and the Technical Specification.
* Developed and Executed **Functional** and **Regression Test Scripts** using QTP
* Defect detection, reporting and tracking was performed using Quality Center.
* Used **SQL** to check out successful transactions by **querying** the database.
* Perform **Manual Testing** by registering new members, accessing pre-registered users, view claims, edit claims.
* Worked closely with the **QA Lead** and contributed ideas to create **end-to-end testing** before release date.

**Environment:** Waterfall, HP ALM v10, Quick Test Pro QTP, Load Runner, Excel, Windows XP, SQL Server, Lotus Notes, Internet Explorer, Firefox, Microsoft Office

**Education:** Bachelor of Technology in Mechanical Engineering, **GITAM UNIVERSITY**, Visakhapatnam