**Ashish D**

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**Sr. Business System Analyst**

**Professional Summary**

* **Sr. Business Systems Analyst** with **8 years** of experience functioning primarily in the **Banking** & **Finance** domain using several **Software Development Life Cycle (SDLC)** Methodologies with a focus on Wealth Management, Broker, RIA, Retail Banking, Credit Scoring Models, Design Development & Implementation of the business processes.
* Well versed with regulatory acts such as **FINRA**, **Securities Exchange Act,** **FCRA (Fair Credit Reporting Act),** **FCBA (Fair Credit Billing Act)** and compliances like **Know your Customer (KYC), Customer Due Diligence (CDD), Securities Exchange Act, Basel 1, 2, 3, Dodd Frank Act, Volcker rule, GAAP, Sarbanes Oxley Act, Markowitz Portfolio Act.**
* Experienced in working under various **SDLC** environments including **Waterfall**, **Waterfall-Scrum**, **Agile** **Scrum, Kanban and Scaled Agile Framework (SAFe)** possessing abilities to work with cross functional and self-organizing teams.
* Assisted project managers in achieving milestones, deliverables, outlining project actions, vision and objectives using **Critical Path Analysis (CPA), Impact Analysis, GAP Analysis, Root Cause Analysis, feasibility studies like PESTLE analysis, Work Breakdown Structure (WBS), Earned Value Management (EVM) and Financial Analysis Models (NPV, ROI).**
* Expertise in writing **User Stories, Acceptance Criteria** by facilitating meetings between the product owner, stakeholders as well as the development team members & Assisted PO defining **Definition of Ready (DOR) and Definition of Done (DOD).**
* Business writing skills in writing Business documents such as**, Use-Case Specifications, FRD, BRD, and SRS.**
* Knowledge of **feature and user story prioritization techniques** such as **MoSCoW, KANO, and Weighted Shortest Job First** (**WSJF**) as well as **estimation techniques** such as **Planning Poker, Value Stream mapping, T-shirt sizing,** **Bucket sizing.**
* Assisted the Product owner in developing **Project plan** and defining the **Minimum Viable Product (MVP), Minimum Releasable Feature (MRF), Minimum Marketable Feature (MMF)** and defining the **Key Performance Indicators (KPI)**.
* Experience in analyzing diverse architectures, workflows, and developing business solution model using **Use** **Case** **Diagram**, **Sequence Diagram, Activity** **Diagram**, **Entity-Relationship Diagram using MS visio and Lucid charts**.
* Prepared Low fidelity and high-fidelity **Wireframes** and **Mock-ups** using **Balsamiq** to assist UI/UX team.
* Assessed **risks**, **issues,** **impediments** efficiently and possess in-depth knowledge in **Requirement Management**, **Change Management, Risk Register, Defect Management, Program Management, Release Management, Project Management,** and **Risk Managemen**t using different tools like **JIRA, Confluence, HP ALM, SharePoint, and MS Project**.
* Create User Stories from stakeholders' requirements and translate those into a technical design document for team.
* Highly proficient in **Data Modeling, Data analysis, Data Migration, Data Lakes, Data Integration & Data Profiling** along with the understanding of **Data Warehouse System**, **Operational Data Store (ODS) and Data Marts.**
* Identified sources and target databases in the **data migration process**. Wrote the **transformation rules and logics** for the migration and maintained the **data mapping specification document and data mapping document,** performed **data cleansing** on the selected source data. Created **data dictionaries and data glossaries**.
* Experienced in the implementation of **Databases**, **Data** **Table** **Structures**, **Schemas**, Online Processing Systems like **OLAP** Operations such as **Roll-up**, **Drill-down**, **Slicing**, **Dicing** and **Pivot**. Worked extensively with Data warehouses by migrating data from various **OLTP’s** to **OLAP cube** using **ETL/ELTs tools** such as **Informatica Power center.**
* Worked on **SQL queries** using **unions, joins, aggregation, order by & group by** to extract data from all data sources for analysis as and when needed and also used queries such as select, where clause to query data from database.
* Experienced in performing **Application programing interface (API)** testing using test scripts with help of **Postman and SoapUI** to test the requests and responses of APIs. Solid knowledge on **Simple Object Access Protocol (SOAP)** and **Representational State Transfer (REST)** and its documentation using **Swagger and performing CRUD operations** with Swagger.
* Experienced in **Reporting** tools such as **Tableau** and **Power BI** to generate **Standard Static Reports, Ad-hoc Reports, Visualizations, Key Performance Indicators (KPIs), Write-Back Reports, and Interactive Dashboards.**
* Assisted **Integration Testing, Regression Testing, UAT, Load/Performance Testing, System Testing, Smoke Testing, Stress Testing,** and **Sanity Testing of applications with knowledge on Software Testing Lifecycle (STLC).**
* Extensive knowledge in **Continuous integration and Continuous deployment and** understanding of development techniques like **TDD (test driven development), BDD (behavior driven development), ATDD (acceptance test driven development).**

**Technical Knowledge**

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| **Business Skills** | Stakeholder Management, Change Management, Impact Analysis, Risk Management, Cost-Benefit Analysis, ROI Analysis, JAD Sessions, Financial Reporting, SWOT analysis. |
| **Requirement Management** | Jira, Confluence, MS Office, HP ALM, MS SharePoint, Servicenow, Confluence,MS Excel. |
| **CRM Software** | Salesforce Marketing Cloud, Lightning Connect, Journey Builder, Mobile Studio, AWS Pinpoint. |
| **SDLC Methodologies** | Waterfall, Waterfall-Scrum Hybrid, Agile-Scrum, SAFe, XP. |
| **Modeling Tools** | MS Visio, Balsamiq, Signavio, Invision, Lucid Charts. |
| **ETL Tools** | Informatica Power Center, Talend. |
| **Data Warehousing** | Data Marts, OLTP, OLAP, Multi-dimensional Analysis, ODS, OLAP Operations |
| **Analysis, Reporting and BI** | Tableau, Microsoft Excel, Analytics Studio, Microstrategy, Power BI, Celonis, QlikView, Looker. |
| **Databases/DBMS** | MySQL, PL/SQL, Teradata, Oracle. |
| **Defect Tracking/ Testing Tools** | HP ALM/QC, JIRA. |
| **Web Services and API Tools** | SOAP, RESTful, XML, JSON, Swagger, Postman. |
| **Domain Knowledge:**  **Financial Instruments & Fields** | Capital Markets, Equities, Fixed Income securities (Bonds, T-Notes, T-Bonds, MBS, CMBS, ABS, CDS, CDO), Derivatives (Options, Futures, Forwards), Forex (FX Options, Futures, Swaps, Forwards), Commodities, Trade Reconciliation, Mutual Funds, Portfolio Management, Wealth Management, Investment Banking Mergers and Acquisitions (M&A), Commercial and Retail Banks, Private Equity, Hedge Funds. |

**Work Experience.**

**Vanguard Malvern, PA**

**Sr. Business System Analyst  *February 2020 - Present***

**Project Description:**

The project aimed to implement a **digital advisor platform** for my client and to enrich advisor-client interaction by adding features. The user can view projected **portfolio performance** with varying levels of confidence, link external accounts to transfer funds in and out of the portfolio account, a more intuitive dashboard, access to **investment education material, wealth manager,** etc.

**Roles and Responsibilities:**

* **Acted as a primary liaison between the management, and the technical team throughout the project life cycle.**
* **Gathered** **Requirements** from end-users such as wealth managers and customers, and SME’s such as financial analysts by conducting elicitation techniques like **interviewing, prototyping, document analysis and organized JAD sessions.**
* Verified compliance documents for Customer Due Diligence (CDD), FDI Act (Federal Deposit Insurance Act) and KYC.
* Drafted **Business Design Document (BDD)** which would in turn serve as the centrepiece of the project.
* Assisted **Product Owner** with prioritizing the **User Stories** based on **MoSCoW** model using tools like Atlassian JIRA, identified the **Acceptance Criteria to validate PSPI**, and defining **Definition of Ready (DOR)** and **Definition of Done (DOD).**
* Worked closely with the technical team to convert functional and non-functional requirement to technical requirement.
* Developed high fidelity prototypes for **Graphic User interface (GUI**)-wireframes and mock-up using **Balsamiq Mockups.**
* Assisted **PO** and **PM** in **ROI Analysis,** and **GAP Analysis, Risk analysis** in order to be prepared for potential Business risk.
* Assisted the UI/UX team for continuously improving existing methods and investigating new methods within the UX area in redesigning of the application through cohort analysis and helping them by creating Mock-up Screens for understanding.
* Actively participated in all the **scrum meetings** like **Sprint planning, daily standup meeting, sprint review, sprint retrospective, team grooming and product backlog refinement grooming** for prioritizing the User stories.
* Assisted DB architects in preparing the datamodeling process by creating **conceptual** and **logical diagram**, identifying the **Entity** **relationships,** and designing **database schema** to help understand the data warehouse architecture.
* Documented and tested **API** documentation using **Swagger** and carried out functional **API testing** using POSTMAN tool.
* Performed Data Migration from on-premises Microsoft MySql Database for shared resources to Amazon Redshift cloud for further analysis and taking future business decisions based on that and helped in writing and documenting the transformation logics from source to target system in the Data Mapping Specification Document.
* Assisted in creating **Test Plans, Test Scenarios &** **Test Cases** with the testers from the team and Assisted testing of the system during **Smoke Testing, Regression Testing,** and **User Acceptance Testing such as beta testing.**
* Created various types of reports for **Customer Onboarding, Customer Satisfaction, ROI and dashboards** using **Tableau**.
* Generated automated task reminders and documented testers feedback using **confluence** tool for performance evaluation and created various **confluence space** to manage and adjust the requirements, meeting minutes, discussions.
* **Monitored the progress of the overall project,** tracked individual issues such as user stories, defects and technical debt using **Atlassian JIRA,** allowing for improved visibility of project status and accurate forecasts.
* Assisted the **ETL team** in **writing OLAP queries** for **processing multidimensional data** and applied **several transformations** to the data prior to movement in target system.

**Environment**: ***Agile-Scrum, machine learning, Amazon Redshift, Process Builder, Journey Builder, Informatica PowerCenter, Confluence (7.2), JIRA (7.13.5), Tableau 2019.4, Java Script, HTML, Css, MS office 2013 (MS word excel PowerPoint).***

**Eaton Vance Boston, MA**

**Sr. Business System Analyst *November 2018 – January 2020***

**Project Description:**

The scope of the project was to enhance existing **trading systems** using **Machine Learning** and **Automation** and Create a predictive **Machine Learning-based** model for company stock prices based on the recent **sentiment data**. This would accelerate the search for effective **algorithmic trading strategies** and significantly reduce the chance of error and also improve market prediction using **sentiment analysis**.

**Roles and Responsibilities:**

* Developed good understanding of **trading systems** in the middle and back office at broker dealer and custodian’s end.
* Worked in **Scaled Agile Framework (SAFe)** and assisted the **Product Owner** and **Project Manager** in prioritizing requirements, identifying dependencies of project and risks in advance to plan accordingly for the **Program Increment (PI)**.
* Analyzed **feasibility of business requirements** and identified **dependencies** by interacting with Subject Matter Experts (SMEs), Product Owner and Technical Lead. Coordinated dependencies across multiple Teams within the Release Train.
* **Worked** closely with the technical team to convert **functional requirements** to **technical requirements** and developed high fidelity and low fidelity wireframes and mock-ups of the process flow using **Balsamiq Mock-ups.**
* **Developed** Unified Modelling Language **(UML)** diagrams such as **use case diagram, activity diagram, State diagram, Sequence** using **Lucid Charts** to communicate the flow of project to better understand for the teams.
* Worked at the **Team level** and **Program level** with **Product Owners** and **Project Manager** in the breakdown of high-level **capabilities** into **features** and **breaking down Features into User Stories and then breaking down into tasks for teams.**
* Assisted Product Owner in **PI Planning** in **prioritizing** the user stories using Prioritization techniques such as **Moscow, Business value-based methods** and assisted the SM in facilitating user stories estimation using **Planning Poker** technique**.**
* Used **JIRA** and **Confluence** for tracking the project progress and team collaboration to carry out the project effectively and maintained **Product Backlog Items (PBIs**) throughout the project and clearing the team doubt for functional requirement.
* Participated in **Scrum ceremonies** and assisted the **Product owner** in defining the **Acceptance Criteria** in Gherkins format, and extensively used **JIRA** to create user stories and helped in framing **Definition of Done (DoD).**
* Translates business and user requirements into detailed system requirements, swimlanes, mock screens, data models and workflows for the ServiceNow technology organization for the high level project manager for better understanding.
* Examined **Source Data** using **SQL queries** as part of **Data Profiling** to configure the **profile data.** Extensively performed data mapping according to **Data Mapping document** from source data (CSV, Flat file, Excel) to target using **Informatica.**
* Worked on **Salesforce Mobile Studio**, to create Email notifications, Push Notifications to help automate business processes.
* Assisted in creating **Automated Test Scripts** by helping the testing team understand various trade scenarios, Documented the **Load Testing** process and methodology. Maintained test notes and requirements using **HP ALM**.
* Assisted in creating **test cases** for testing in **Integration testing, System testing.** and assisted in conducting the **User Acceptance Testing (UAT)** with the stakeholders and documenting the inputs of end users for clarification.
* Created interactive reports like Trade success & failure rate, Latency, Operational cost reduction, customer satisfaction & retention rate reports using **Tableau and Excel to track the effect of Machine Learning on Trade process**.
* Created ServiceNow reports, dashboards & homepages and use the data gathered from shared resources like yahoo finance to work with process owners to determine KPIs (Key Performance Indicators) and room for improvement in the platform.
* Gather feedback from stakeholder about **system performance** and plan upgrades, hardware/software installations.

**ENVIRONMENT: *SAFe, AI, Informatica, MS Visio 2019, MS Office 2013 (MS Word, Excel, PowerPoint), JIRA (7.6.2), Confluence (6.10), Servicenow, Balsamiq, SoapUI, Swagger, HP ALM, Tableau 2018.3, Salesforce CRM,***

**Barclays Bank Wilmington, DE**

**Business System Analyst *February 2017 – August 2018***

**Project Description:**

Worked on adding a **digital wallet** feature so that the money of consumers can be managed more efficiently. The wallet would improve **security, user experience, and customer connectivity** at purchase point. Banks could **track the usage** and **security** of the consumer’s cards and their respective accounts. This allowed them to **detect fraud** with customer account and offer **cash back programs**. **Analytics features** was added to the app so that users can **analyze their expenditures** and **plan their expenses** accordingly.

**Roles and Responsibilities:**

* After being on boarded conducted **Document analysis** and **GAP analysis** to understand the difference in system performance and performed **AS-IS** and **TO-BE analysis** to estimate the effort needed for teams to complete the project.
* Outlined project deliverables in the forms of **Business Requirements Document (BRD), Software Requirement Specification (SRS), and Requirements Traceability Matrix (RTM).** Effectively took care of requirements churn.
* Conducted **impact analysis, risk analysis, cost-benefit analysis and feasibility studies** like **SWOT and PESTLE analysis** to analyze and prepare for any potential **business and technical risks and created triple constraints document for project.**
* **Analyzed the BRD** to **create epics and user stories** with the product owner. Also assisted in defining the **acceptance criteria and the definition of done** for the **Potentially Shippable Product Increment (PSPI)**.
* Performed **velocity or capacity planning** as required. Tracked progress by creating **sprint burnup charts and product burnup charts**. Conducted **time-boxed daily standups** in the **absence of scrum master** and taking the important inputs from PO.
* Utilized **SQL operations** such as **procedures, select, triggers, natural join and unions** to perform **CRUD operations** on data.
* Used **web services and API’s** to **communicate with the banks** directly and have their statements, **balance and transactions.**
* Accustomed to building **UML diagrams like use case diagrams, class diagrams, activity diagrams** to visualize the flow.
* Effective knowledge in using **Business intelligence and reporting tools** like **Tableau** to build **analytical data models for business owners**, so that they can **identify business opportunities** and take decisions with more clarifications for project.
* Used **JIRA** to generate and maintain the artifacts such as **Product backlogs, Sprint backlogs, User stories and defects.**
* Generated various **reports** based on business **KPIs** including bar graphs, pie charts for spending, histograms using **Tableau.**
* Participated and assisted the QA team by building **test strategies and test plans** for testing processes like **load testing, smoke testing, sanity testing, user acceptance testing** and **regression testing.**

**ENVIRONMENT: *Waterfall-Scrum Hybrid, MS Office (MS WORD, MS EXCEL, MS PowerPoint), MS Visio, Tableau, JIRA (7.3.0), GitHub, MS SQL Server, HP ALM, Confluence (5.10), Java, SOAP, XML, Lucid Chart, MySQL, Rally, Talend.***

**Wealth Infoline Financial Services Pune, MH**

**Business System Analyst *September 2015 – December 2016***

**Project Description:** The scope of the project involved developing the **Digital Mortgage Web Application**, to automate **Mortgage Loan** Origination Process from Origination to Closing/Funding process.

**Roles and Responsibilities:**

* Assisted in generating a streamline process to understand the various steps in the **Loan Lifecycle** and desired functionality of the new system by interacting with users, SMEs, stakeholders, lenders, underwriters.
* Identified and analyzed needs for various functionalities by using various techniques such as Document Analysis, Focus Groups, and Interviews with Subject Matter Experts (SMEs) and project stakeholders.
* Prepared the function flow of application; by creating High fidelity Wireframes and **MockUps** using **Invision.**
* Performed GAP Analysis by understanding the AS-IS business process and TO-BE business process and created **Business Process Model and Notation (BPMN)** document using Microsoft Visio.
* Developed several activity and sequence diagrams with swim lanes and UML components to show **entity relationship diagrams (ERD)** using **Microsoft Visio** for the developers and data architects.
* Assisted in elaboration of epics into user stories in Product Backlog Grooming Session so that stories are granular.
* Designed API technical documents and conducted API designs sessions to understand their functional features of **REST**, **HTML**, **XML** using **Postman** and worked on developing API integration documentation using **Swagger**.
* Assisted **QA team** for validating Test Plan and Test Cases for Integration testing, Regression Testing, Whitebox Testing, black Box Testing, Smoke Testing and assisted in facilitating User Acceptance Testing (UAT).
* Conducted end-to-end data validation of data flow and created the Data Mapping Document, prepared ETL routines.
* Used **Tableau** to generate **credit check reports** and **application status reports**.
* Wrote and executed SQL queries to perform data analysis, data validation and data manipulation on **Oracle 12c DB**.

**Environment*: Agile-Scrum, MS Office, MS Visio, MS Project, Invision, Magento 2.0, HP ALM, Web Services, REST, HTML, XML Web Method WSDL, Tableau, Oracle 12c, SQL, Postman, Swagger, JIRA, Confluence.***

**Union Bank Mumbai, MH**

**Business Analyst  *April 2014 – July 2015***

**Project Description**: The project involved moving from a legacy advisor compensation system to a new compensation system that satisfied the company need better. The upgrade also added features to meet the business needs of its consumers. In addition to the improvement in the present compensation system, the manual business processes within the company were also automated.

**Roles and Responsibilities**:

* Understand the application **business logic** with **Business Requirements Specification Documents** and functionality of application with **Functional Requirements Specification Documents**
* Assisted project manager in preparing **project management plan and project charter** while creating the **work breakdown structure.**
* Apprehended **transformation logics** for individual data sources to design a data repository capable of capturing insights of user behaviors and interactions for investment assets such as **Index, Equities, Options, Commodities and Bonds**.
* Assisted DB architects in preparing the datamodeling process by creating **conceptual** and **logical diagram**, identifying the **entity** **relationships** and designing **database schema** to help understand the data warehouse architecture.
* Managed **requirement churns** strategicallythrough assessing the **impact analysis**, **business value** and **risks** while prioritizingand ensuring minimal effect in the current ongoing sprint.
* Worked with system architects to perform **dimensional modelling and identify facts and dimensions.**
* Assisted **QA team** in performing several tests like regression testing and performance testing by writing test cases and test scripts.
* Prepared **decommissioning and closure reports** for discarding legacy system efficiently post completion of migration.
* Acted as a liaison between the **technical and business stakeholders** while acting as a single point of contact for **requirements clarification.**

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

**Axis Bank *Mumbai, MH***

**Quality Assurance analyst July 2013 – March 2014**

**Project Description**: The project focused on building a loan origination system for mortgages. This system helped the loan officer, brokers, and appraisers to quickly evaluate a loan application and complete the entire process effectively. The aim of the system was to make the application and the approval of a mortgage quicker. The data of the loan processing department was stored in the database and offered consolidated information on an individual’s eligibility, along with the processing and progressing of the loan application.

**Roles and Responsibilities:**

* Extensively worked in the **Software Test Life Cycle** phases from **requirement analysis to test cycle closure** ensuring that products are built with **quality meeting user requirements.**
* Assisted **testers and senior business analysts** by helping define **entry and exit criteria** for the different **STLC phases.**
* Developed, documented and executed automation **test scripts, test data, test results and defects** using Java embedded **Selenium Web Driver** maintaining **Defect Life Cycle** and assisted in creating **Issue logs** using **JIRA**. Performed smoke, and sanity testing.
* Assessed if product built follow the regulations and rules put forth by governing bodies like **FINRA and Basel III.**
* Created test results dashboard using **Tableau** through maintaining a live connection with spreadsheet files generated as output pertaining to different test suites executed providing **test coverage report** for senior management.
* Wrote **test cases, test scripts and test scenarios** in a manner meeting user requirement for both the **manual and automated testing.**

**Environment: Waterfall model, Tableau, SQL, Oracle, MS Excel, MS PowerPoint, STLC, Java, Selenium Web Driver, Eclipse, JIRA, Confluence.**

**Education:**

* **Bachelor’s in EXTC**, *Mumbai University, India*

**Certification:**

**Scrum Master Certified**