**­­ALFRED RAJAN**

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**PROFESSIONAL SUMMARY**

* 8+ years of experience as Sr Business Analyst, with consistent success in achieving targets across multiple projects with proven effectiveness in cross-functional collaboration.
* Hands-on experience with standard industry methodologies like Software Development Life Cycle (SDLC), AGILE (SCRUM) and Waterfall and STLC.
* Expertise in Equities, Fixed Income, Derivatives, Bonds, Forex, Derivatives, Loan Origination and Loan Servicing.
* Expertise in Gap Analysis and in preparing BRD, FRD, FSD, user stories, use cases and Requirements Traceability Matrix (RTM).
* Recognized for impeccable project management skills - assisted in budgeting, project planning, resource planning & allocation, timeline estimation and handling communications.
* Experience of working as a Scrum Master by creating Sprint backlogs, organizing, and conducting Sprint planning meetings, and Daily scrum meetings.
* Proven expertise working with Product Owners to support short and long-term Release Planning and to keep the Backlog healthy and ready for execution.
* Experience in facilitating Joint Requirement Planning (JRP) sessions with Business User Groups, conducting Joint Application Development (JAD) sessions with IT resource team and handled conflict management with Project team members.
* Adequate experience in creating UML diagrams - Use Case Diagrams, Activity Diagrams, Class Diagrams, Navigational Flows, Story Boards, UI Specifications and Sequence Diagrams.
* Demonstrated expertise in utilizing ETL tools like Informatica, Oracle Warehouse Builder and SQL Server Integration Services.
* Proficient in building Predictive Models using Regression and Classification methodologies.
* Extensive experience working in back end operations by writing SQL Queries and PL/SQL scripts on large data warehouse systems involving terabytes worth of data.
* Hands-on experience in handling complex data models, created data mappings and data-flow diagrams; assisted DBAs in building RDBMS from scratch.
* Strong experience in creating Tables, Views, Triggers, Cursors, Dynamic Stored Procedures, User Defined Functions and other Transact-SQL (DDL, DML) statements.
* Hands-on experience working with RDBMS such as PostgreSQL, MySQL, Oracle, Microsoft SQL Server and NoSQL databases such as MongoDB, Neo4j.
* Hands-on experience developing prototypes with HTML5, JavaScript and CSS for supporting client application utilizing the bootstrap framework.
* Expertise with Statistical Analysis, Data Mining and Machine Learning skills using R and SQL.
* Experience with Microsoft SQL Services Suite including SSRS, SSIS, SSAS.
* Proficient in web technology, content management (CMS), business automation (BPA).
* Well acquainted with quality assurance processes including documenting Test Plans, Test Cases and Test Scripts; performed functional testing, system integration testing, performance testing, smoke testing, and regression testing.
* Expert in conducting User Acceptance Testing (UAT) and verifying performance, reliability, and fault tolerance issues.
* Managed and tracked defect lifecycle using different tools to report, track and re-test identified defects; created Requirement Traceability Matrix to ensure end-to-end accountability and traceability.

**TECHNICAL SKILLS**

**OS**  Windows 98/2000/NT/XP/10, Unix, iOS

**Database** SQL Server, Oracle, MySQL, PL/SQL, HBase, MS Access, Toad, XL Miner, Impala, Hive

**Languages** C, C++, .Net C# MVC, R, SQL, VB, XML, JAVA, .NET, J2EE, Unix Shell Scripting, HTML, CSS, JavaScript, jQuery

**Data Analysis & BI** Tableau, Power BI, R Studio, Informatica, Business Objects, OBIEE, Tableau, SSRS, QlikView, Crystal Reports, SSIS

**Visual Tools** MS Visio, Lucidchart, Erwin, RationalRose, IBM WebSphere Business Modeler

**Testing** HP Quality Center, ClearQuest, HP QTP, Test Complete, JIRA, MS TFS, RTC, Selenium

**Others** MS Project, Confluence, MS SharePoint, Squirrel, SalesForce, T-SQL, MS Dynamics CRM, Team Foundation Server, Visual Studio, Management Studio, SQL Developer

**PROFESSIONAL WORK EXPERIENCE**

**Data Warehouse – EDM / ETL; Data Lake / BI Dashboards; Risk Modeling & Analytics**

**KeyBank, Cleveland, Ohio**

**Lead Business Analyst January 2019 – Present**

***Corporate KPIs & Metrics Automation*** *– BI Custom Dashboards, Data Lake, Data Quality Management*

The objective of this project was to establish a core set of KPIs and Metrics across the organization that enables business leaders to evaluate core drivers of the business, support more effective decision making, and improve business insight. The scope of work included building interactive custom dashboards, as well as mechanisms to house all underlying data for those dashboards in a data lake. The project also developed data standards, improve data quality, enabled ease of access to data, as well as mature the data analytics capabilities throughout the organization.

***Global Data Warehouse*** *– EDM, Data Marts, ETL*

The primary objective of the EDM (Enterprise Data Management) project was to develop a global data warehouse solution for storing integrated data from various disparate operational sources. The scope of work included building multi-dimensional schemas to provide a single common data model (for all data regardless of sources), data marts for individual data subsets, and a robust ETL process for staging, integrating, and accessing data.

***Risk Modeling & Analytics (RM&A)*** *– Credit Risk, Machine Learning, Probability of Default, Loss Given Default*

Risk Modeling & Analytics (RM&A) team initiated the Asset Management Optimization (AMO) project to revamp the existing Underwriting System in place by developing a system that uses Machine Learning (ML) to run Credit Risk Analysis, which would deliver the Underwriting results in a day as opposed to the existing 3 day waiting period. This Machine Learning project involved partnering with the Data Analysis team to develop an understanding of the RM&A processes and assist in building regression and classification models to estimate key metrics - Probability of Default (PD), Loss Given at Default (LGD) and Exposure at Default (EAD), using Machine Learning tools.

**Responsibilities:**

* Orchestrated the requirements gathering phase involving stakeholders like Risk Managers, Credit Risk Analysts, Operational Managers while also adhering to the Software Development Life Cycle industry best practices.
* Prepared business documents like BRD, FRD and test documents like test cases, test plan document to compliment the development process.
* Translated business requirements into UML - Use Cases, Activity Diagrams, Process Flows, Dataflows, Swim Lane Diagrams to provide enhanced visualization for the technical team
* Collaborated with the UI team and sketched wireframes to model user experience screens and ensured they comply with the industry and organizational standards.
* Assist Project Manager in drafting Project Plan, Statement of Work, Scope Document, Risk Management Plan, Estimation Deliverables, Resource Allocation and Budgeting
* Identify Key milestones from Business and IT perspectives and map the project rollout using the company’s internal resource and work capacity matrix
* Maintained Scrum Dashboard via JIRA, to track requirements, user stories, test cases, defects
* Assist team of System Architects & Development Managers in designing and implementation the data model - helped them understand data behavior, frequency, relationship constraints
* Worked to perform Descriptive Analysis and Predictive Model building using R language.
* Performed data mapping and defined data source, filter, and target to facilitate the ETL team to feed the data into data warehouse and create data marts.
* Actively involved in data requirement analysis, designing database schema, and performed data extraction for ad-hoc requirements using SQL.
* Advised the Enterprise Data Office on methods to improve data quality and metadata traceability to meet regulatory requirements.
* Performed Principal Component Analysis (PCA) on the raw historical client data to reduce the dimensionality of classification model data correlated with each other, while retaining variation present in the data up to maximum extent.
* Presented monthly, quarterly project KPI metrics and data deliverables to the business/stakeholders’ team through Tableau visualizations.
* Conduct tests using Pl/SQL to ensure that the data is transformed correctly and the business rules that are defined are being followed
* Documented software defects using defect tracking system and reported defects involving program functionality, output, UI and content to software developers.
* Participated in the UAT phase along with Product owner for all the concerned modules prior to production move and worked with QA team to overcome any roadblocks.
* Delivered thorough QA testing that determined product quality and release readiness.

**Environment/Tools:** JIRA, Tableau, MS Visio, SQL Server, Management Studio, MS Project, MS Visio, SharePoint, MS Access, Hadoop, Hive, Impala, JIRA, Informatica, Business Objects, R Studio, PyDev

# Loan Origination; Mortgage Servicing – Whole Loan

# Freddie Mac, McLean, VA

# Sr Business Analyst May 2017 – November 2018

***Loan Origination System***

This system is being built to provide an infrastructure to enable Business-to-Business (API) integration with customers’ loan origination or secondary market system, which would increase future business opportunities.

***Unified Mortgage Servicing Platform*** *– Whole Loan*

Creating a unified servicing platform or whole loan for customers by helping servicers by providing a platform where they can manage their pricing and relationships and also view the commitments in their pipelines. This project also helps in creating a standardized format for all the data required by the servicers from the sellers so that it reduces a lot of data costs for the servicers. Also, this project is intended to get rid of the current servicing execution platform which is not suitable to handle lot of changes and also does not support mandatory bulk commitments.

***Mortgage Servicing System*** *– Commitment; Grid Based Pricing*

Working on the unified committing platform that helps customers by having a single point of entry to committing, management, pricing and reporting for servicing released and retained whole loans commitments. This application replaced three systems that are used for making mandatory, best efforts and negotiated commitments respectively.

**Responsibilities:**

* Translated high-level client requirements & ideas into actionable technical modules and estimated timelines needed to execute and achieve project deliverables
* Developed BRD & User Stories based on requirements and performed analysis of relevant metrics to identify risk areas that need continuous improvement.
* Led Agile Scrum team - convert requirements to user stories, conduct sprint planning, sprint review and showcase sessions with SCRUM team
* Create data mappings & dataflow diagrams - automated ETL processes using SSIS, developed exhaustive data quality rules and document end-to-end process in IBM WebSphere Modeler
* Led efforts to analyze data for source/target mappings, created SQL scripts for data processing and automations.
* Obtained data requirements, identified data sources, determined data fields and created Data Mapping Document; performed Data Extraction and Data Compilation using SQL.
* Collaborated with teams from different technical backgrounds to ensure high-quality product delivery and handled knowledge transition by setting up regular meetings and creating detailed documentation of both functional and non-functional requirements
* Conduct data analysis to ensure accuracy and wrote SQL queries for backend testing
* Collaborated with ETL team and performed complex DB operations including data migration, data analysis, data integration, dimensional modeling, database design and development.
* Document and validate business rules - transformation, derivation, validation rules and NULL rules to identify low quality missing data for data quality processes
* Create BI Dashboards to enable technology leaders to understand their spend profile thereby empowering leadership to make decisions on future road maps.
* Create business models using UML guidelines- Activity Diagrams, Use Case Diagrams, Swim-lane Diagrams, Process-flow Diagrams - design screen mockups to assist developers
* Performed analysis such as Regression Analysis, Logistic Regression to understand customer behavior and consumption pattern using R programming
* Partnered with Data Analyst team and developed a predictive model (87% accuracy) with the help of R to predict and identify the potential churn customers, using Logistic regression
* Developed SSMS SQL packages to load Data Warehouse / Data Mart to satisfy customer needs
* Led Programmer Analysts & Trainees on two different projects and was responsible for the training and onboarding of new Analyst Trainees to help them adapt to the corporate culture
* Worked with Dev to automate testing using C# - collaborated with UI/UX team to design Wireframes & User Screens reflecting user experience using HTML5, jQuery, JavaScript
* Facilitated Integration testing, System Testing, Release Testing, and planned UAT with the QA testers, stakeholders, and the business users.
* Created test defects log and procedures to enable accurate replication ensuring compliance with standards. Accelerated average QA testing turn-around time by approximately 25%.
* Created project’s first comprehensive database of documented test defects and procedures to enable accurate replication and ensure compliance with standards.
* Participated in Defects Review meetings with developers, QA leads, managers – suggested enhancements to existing application and provided solutions to roadblocks.
* Work with Business Stakeholders to develop & maintain Requirements Traceability Matrix indicating Key Performance Indicators (KPIs) for project and ensured adherence to matrix

**Environment/Tools:** JIRA**,** Tableau, TFS, MS Visio, SSMS, Oracle, MS Visual Studio, SSRS, XML, MS Project, MS SharePoint, IBM WebSphere Business Modeler, Visual Basics, SQL Developer, .Net, MS Access, SSIS, Power BI, MS Excel VBA, SalesForce, MS Dynamics, Informatica, SQL, HTML 5

# Credit Card / Fraud Analytics

# PNC Bank, PA

# Business Systems Analyst Oct 2015 – Apr 2017

***Credit Card Disputes***

The project’s primary objective was to maintain the health of the business, which was continuously deteriorating. Customer’s disputes were not getting resolved on time; hence, they were dissatisfied and were closing their accounts with bank. After GAP analysis we knew the pain area and suggested couple of options to bank. After few meetings the business accepted our proposal to rebuild the credit card disputes application. To be application would allow specific teams to work on their respective queues effectively and efficiently without any hurdles.

***Fraud Analytics***

The purpose of the project was to build Fraud Analytics Platform that supports team to effectively manage the fraud risk using analytical tools, skills, and capabilities to enable proper protection against constantly evolving and malicious fraud attacks. As faster payments became more common, it was critical for bank to have agile analytics and the ability to quickly respond to new threats and resolve them even faster. The goal was to use data-driven techniques combined with fraud experts’ knowledge to create granular profiles of entities and find anomalies that indicates suspicious behavior. It assisted in better detection rate and fewer false positives. The platform was used by fraud analysts and the whole investigation process was electronically documented to simplify Risk Governance.

**Responsibilities:**

* Used Agile-Scrum methodology throughout SDLC, documented product and sprint backlog, handled sprint planning meetings, daily scrum meetings and sprint review meetings
* Developed Business Requirements and User Stories based on requirements and performed analysis of relevant metrics to identify risk areas that call for continuous improvement
* Translated high-level requirements and ideas into actionable technical modules and estimated timelines needed to execute requirements in order to achieve project deliverables.
* Assisted Project Manager in drafting the project plan, resource allocation, identifying the project milestones; maintained a Gantt Chart in MS Project to map timelines
* Served as a liaison between business users and IT team and implemented business process analysis, business process modeling and business process re-engineering techniques.
* Oversaw web and database support to operations team that included functionalities like enrollment, collections, consumer billing, processing of inbound/outbound EDI files.
* Showcased strong analytical skills while applying complex logic to automate Building Management System from a manual process to an automated process, which reduced the cost of labor by approximately 30%
* Identified impacted application and source data feeds impacted; prepared data migration plans, owned the Functional Specs documents
* Created data flow and process flow diagrams following UML guidelines; designed screen mockups to assist developers in designing the UI
* Facilitated work sessions with business users and assisted them in defining business processes, requirements, possible risks, and analyzed possible solutions with team
* Created data mapping document to map internal and external data feeds to the new data structure; performed data migration by mapping the data in Informatica
* Formulated size, scope, data format, and designed ETL test plan for migration project along with DBA & ETL leads, with overall goal to achieve minimal business downtime
* Gathered Business Intelligence requirements for reporting dashboards from users, designed static and interactive dashboards using drill down options, guided navigation and filters
* Performed Gap Analysis (‘As is’ – ‘To Be’ process flow charts) to formulate requirements for existing system enhancements
* Created OBIEE and QlikView reports such as performance, key risk indicators, risk control self-assessment, risk- exposure and scenario management for business users across risk, trade processing and Operations management teams
* Participated in Quality Assurance process by documenting test strategy, test plan and test cases; created and executed test cases using manual testing and test scripts
* Conducted System Integration testing, Black-box testing, Performance testing, Load testing, Smoke testing, Regression testing; facilitated User Acceptance testing (UAT)
* Participated in Defects Review with developers and QA leads and suggested enhancements to application from business perspective, provided solutions to existing roadblocks
* Managed defect tracking lifecycle in QC by monitoring bug identification, fixing and closure
* Implemented effective traceability strategy by creating Requirement Traceability Matrix to manage the forward and backward tracking of business requirements and test cases
* Implemented partitions on a large dataset as well as index functions using SQL Server resulting in 75% improved performance.

**Environment/Tools:** MS Visual Studio 12,Scrum**,** MS SharePoint, TFS, XML, SQL SSMS, MS Excel, MS Project, MS Visio, Erwin, DB Artisan, Oracle 10g, MS Access, QlikView, OBIEE, Tableau

# Property & Casualty Insurance

# XL Catlin, Kochi, India

# Business Analyst Mar 2014 – Aug 2015

XL Catlin is a Global Insurance & Reinsurance Company providing Property, Casualty and Specialty Insurance Products to Industrial, Commercial, and Professional firms, Insurance Companies, and other enterprises throughout the world. The goal was to design and develop reinsurance metrics templates for clients and automate the process that would bring down manual effort significantly

**Responsibilities:**

* Adapted Agile-Scrum methodology for application development, managed project deliverables such as product backlog and sprint backlogs along with handling supervisory duties - planning and follow-up meetings
* Served as a liaison between business users and IT team and implemented business process analysis, business process modeling and business process re-engineering techniques.
* Worked alongside systems engineers to design the system; identify functional specifications; documented SRS
* Performed project management activities – drafted Project Plan, Statement of Work, Scope Document, Risk Management Plan, Estimation Deliverables, and Resource Allocation
* Used SQL queries to run data extracts, validations, and generate performance & risk reports
* Capture requirements for Risk Management Metrics (BI Reports & Dashboards) – establish KRI (Key risk indicators), provide training on capturing data and track them using report
* Actively involved in development and provided production support to multiple large-scale enterprise web applications that served as infrastructure data dashboard for XL Catlin clients
* Assisted with project tasks and requirements by applying technical knowledge, skills and partnered with the Quality Assurance team to validate front end system functionality.
* Participated in Quality Assurance tasks – working with team to develop Test Plan, identify Test Scenarios and build Test Cases; generated Test Scripts via TestComplete for automation
* Facilitated the UAT testing by working as a liaison between the end users and functional testing team, setup test environments and monitored the progress
* Assisted Database Administrators in optimizing data model and creating Entity-Relationship diagrams that represents entities, relationships, attributes, and database constraints
* Maintain documentation of all business processes, troubleshooting processes and installation scripts through Team Foundation Server
* Worked with Production Support to provide training and technical support to business users after the project roll-out; captured and documented enhancements and monitored system performance as a part of this team
* Created Requirements Traceability Matrix (RTM) to link each requirement to test cases ensuring correct identification of components that are affected in case there are changes

**Environment/Tools:** MS Visual Studio, Oracle, TOAD, PL/SQL, MS Excel, Clarity, Erwin, MS Visio, XML, Java, Eclipse, Cognos, OBIEE, QC (Quality Center), QTP, SharePoint, TestComplete, SOAP UI, JIRA, Tableau, TFS, SSRS, SSIS, SSAS

# Cognizant Technology Solutions, Chennai, India

# Programmer Analyst May 2012 – Feb 2014

Within Cognizant Application Services (CAS) team, as part of Admin Services Department’s initiative to launch a web platform for gyms across facilities all over India. Supported clients through web development and administered production support on a 24x7 basis by ensuring uninterrupted service. The web platform was built using C# MVC framework 4.5 and facilitated registration, social networking, and interactive response. The application focused on creating information architecture and interactive design deliverables through implementation of User Centered Design (UCD) techniques and methods.

**Responsibilities:**

* Developed BRDs and User Stories based on requirements and performed analysis of relevant metrics to identify risk areas that call for continuous improvement
* Translated high-level requirements and ideas into actionable technical modules and estimated timelines needed to execute requirements in order to achieve project deliverables
* Developed an end-to-end web application that was launched over 20 facilities across 7 cities in India, which facilitates both registration and social networking
* Collaborated with teams from different technical backgrounds to ensure high-quality product delivery and handled knowledge transition by setting up regular meetings and creating detailed documentation of both functional and non- functional requirements
* Showcased strong analytical skills while applying complex logic to automate Building Management System from a manual process to an automated process, which reduced the cost of labor by approximately 30%
* Managed projects with minimum supervision that involved client requirements while delivering same with compliance to Cognizant policy and was able to meet all expectations
* Served as a liaison between business users and IT team and implemented business process analysis, business process modeling and business process re-engineering techniques.
* Assisted team with project tasks and requirements by applying technical knowledge, skills and partnered with the Quality Assurance team to validate front end system functionality
* Automated functional testing using C# and worked with the UI/UX team on front end data binding that involved jQuery, JavaScript.
* Maintain documentation of all business processes, troubleshooting processes and installation scripts through Team Foundation Server.
* Provided production support to multiple large-scale enterprise web applications that served as an infrastructure data dashboard for over 64 facilities across India

**Environment/Tools:** .Net, HTML, JavaScript, SQL Server, Tableau, Management Studio, MS SharePoint, MS Visio, MS Excel, Quality Center, QTP, MS Office, SQL, MS Visual Studio, TFS

**EDUCATION**

* **Master of Business Administration**, Major: Business Analytics

Kent State University, Ohio, US

* **Bachelor of Engineering**

Anna University, Chennai, India