

SUMMARY

Business Analyst with 5 years of experience delivering data-driven process improvements, requirement analysis, and workflow optimization across agile environments. Skilled in SQL, Python, Tableau, Power BI, Jira, Confluence, and ETL data validation with strong expertise in business process mapping, stakeholder collaboration, UAT coordination, and dashboard reporting. Experienced in translating complex business requirements into scalable technical solutions, performing predictive and risk analysis, and supporting cross-functional teams through SDLC, change management, and production deployments. Strong background in data governance, process automation, KPI tracking, and analytical problem-solving within cloud-based enterprise platforms.

SKILLS

Programming & Data Analysis: Python, R, Structured Query Language (SQL), Advanced Microsoft Excel, Data Cleaning & Preprocessing, Data Validation, Data Reconciliation, Feature Engineering, Root Cause Analysis, Anomaly Detection

Analytics & Reporting: Microsoft Power BI, Tableau, KPI Design, KPI Tracking, SLA Monitoring, Executive Dashboards, Data Visualization, Dashboard development, Predictive Analytics, Forecast Reviews, Performance Metrics, Claims Auditing

Machine Learning & AI: Regression & Classification Models, Clustering & Segmentation, Predictive Modeling (Gradient Boosting, Random Forest, XGBoost), Model Evaluation Metrics (Accuracy, Precision, Recall, F1 Score, AUC), ML Pipeline Integration, AI Model Interpretation, AI Model Monitoring

Databases & Data Management: Microsoft SQL Server, Oracle Database, MySQL, ETL Pipelines, Source-to-Target Mapping, Data Quality Management, Data Governance, Workflow Validation

Business Analysis & Documentation: Business Requirements Documentation (BRD/FRD), Requirement Analysis, Functional Documentation, User Stories, Acceptance Criteria Definition, Traceability Matrix, Use Cases, Workflow Diagrams, Gap Analysis, Process Mapping (As-Is/To-Be, BPMN), Impact Assessment, Requirement Walkthroughs, Microsoft Visio

Project Coordination & Delivery: Agile/Scrum, Waterfall Methodology, SDLC Lifecycle Management, Project Scheduling, Milestone Tracking, Project Status Reporting, Change Management, Release Management, Cross-Functional Collaboration, Stakeholder Management

Testing & Issue Management: UAT Planning & Execution, SIT Coordination, Defect Triage, Regression Testing Support, Test Case Review, Testing ocumentation, Ticket Resolution Analysis, Quality Metrics Reporting, Defect Resolution

Financial Analytics & Markets: Capital Markets and Trading Analytics (Equities, Fixed Income, Derivatives), Trade Lifecycle Management, Digital Payments Lifecycle, P&L Attribution, Portfolio Performance Analysis, Pre and Post Trade Analytics, Market and Credit Risk Analytics, Liquidity and Pricing Analysis, TCA and Slippage Analysis, Settlement Operations, Dodd-Frank Regulatory Reporting

Cloud & Platforms: Microsoft Azure (Databricks, Synapse, Functions, Event Hubs), AWS, Jira, Confluence, ServiceNow, SAP ERP

Domain Expertise: Financial Services Analytics (Credit Cards, Lending, Digital Banking), Healthcare Analytics (Claims, EHR, HL7/FHIR Data), Trade & Risk Reporting, Payer-Provider Analytics, Revenue Cycle Management (RCM)

Compliance & Governance: FCRA, Dodd-Frank, HIPAA, FHIR Compliance, Regulatory Reporting, Data Governance, Risk & Compliance Analysis

Systems & Integrations: Epic, Cerner, API & Data Integrations, HL7/FHIR Workflows, EMR Systems, ETL Validation

EXPERIENCE

Business Analyst Capital One USA	Jul 2024 - Present
- Analyzed multi-source credit application and transaction datasets using Snowflake SQL and Databricks PySpark, identifying high-value customer segments improving underwriting decision accuracy by 18%. - Developed complex SQL queries with joins, CTEs, and window functions across terabytes of bureau and banking datasets, accelerating portfolio risk analysis turnaround by 35%. - Built Python-based vintage and survival analysis models in Databricks evaluating delinquency trends, supporting credit limit strategies that increased projected portfolio profitability by 14%. - Designed Tableau dashboards monitoring approval rates, utilization behavior, delinquency metrics, and acquisition performance, enabling leadership to identify production anomalies 40% faster. - Collaborated with Product Managers, Data Engineers, and Risk teams to define business rules, validate underwriting workflows, and support regulatory compliance initiatives across lending platforms. - Implemented Champion-Challenger testing strategies within FICO Blaze Advisor environments, improving credit policy experimentation capabilities while minimizing operational and portfolio risk exposure. - Conducted financial impact assessments using Excel and Python forecasting frameworks, quantifying incremental revenue, loss exposure, and Net Present Value for proposed credit strategies. - Reviewed GitHub pull requests, documented business logic within Confluence, and tracked agile sprint deliverables through Jira, strengthening governance, audit readiness, and deployment transparency.	
Business Analyst KPIT India	Jul 2021 - Jul 2023
- Analyzed automotive software requirements and translated OEM specifications into detailed Jira user stories, improving development traceability and sprint delivery consistency by 28%. - Collaborated with architects, embedded engineers, and QA teams to define acceptance criteria and interface specifications, reducing requirement clarification cycles across releases by 32%. - Managed end-to-end requirement traceability within IBM DOORS and Confluence, supporting successful A-SPICE and ISO 26262 compliance audits for connected vehicle programs. - Performed SQL-based telemetry data analysis and Python-driven vehicle signal validation, accelerating issue identification for OTA and infotainment software integrations by 30%. - Coordinated cross-functional backlog grooming sessions with Product Owners and developers, improving sprint planning accuracy and minimizing downstream requirement rework efforts significantly. - Evaluated CAN signal mappings and interface constraints using Vector CANoe and ARXML specifications, strengthening diagnostic workflow reliability across embedded automotive systems. - Supported UAT and Hardware-in-the-Loop validation activities alongside QA teams, ensuring software behavior aligned with documented business logic and customer expectations consistently.	
Business Analyst Cognizant India	May 2020 - Jun 2021
- Analyzed end-to-end business workflows and translated client requirements into detailed Jira user stories, improving sprint delivery accuracy and stakeholder alignment by 30%. - Developed process flow diagrams using Lucidchart, Visio, and Miro, streamlining digital onboarding workflows and reducing requirement clarification efforts across agile teams significantly. - Performed SQL-based data profiling and source-to-target mapping across staging databases, improving backend data validation accuracy and reporting consistency for enterprise applications. - Collaborated with Product Owners, developers, and QA teams during Amigo sessions, ensuring functional requirements aligned with technical architecture and testing expectations effectively. - Validated API response payloads using Postman and documented integration mappings within Confluence, accelerating backend issue resolution and reducing deployment-related rework by 25%. - Conducted impact assessments for change requests and production enhancements, helping stakeholders prioritize backlog items while minimizing delivery delays across multiple concurrent releases. - Supported UAT activities by reviewing defect reports, validating business scenarios, and coordinating with QA teams, improving test coverage and requirement traceability consistency.	

EDUCATION

Master of Science in Technology Management Lindsey Wilson University – United States	Jan 2025
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