

## Techno Functional Business Analyst/Project Manager

Offering an impressive experience of >11 years in delivering optimal results and business value via technology solutions

**Products:** Finacle, OFSAA

**Domain:** Investment Banking, Credit Risk, Market Risk, Capital Markets, Retail Lending & Corporate Lending, Regulatory Reporting, Basel II, Basel III, Basel IV, Wealth Management

**Certification:** FRM (Financial Risk Manager) Level I conducted by GARP | NCFM – Financial Markets – Beginner’s Module | ITIL 2011 Foundation Exam

### CAREER SUMMARY

- ⇒ Functionally and technically competent business analyst, enriched with a wide range of skills such as As Is and To Be process modelling, project management, quality initiatives, technology, critical thinking, troubleshooting, problem analysis and resolution.
- ⇒ Comprehensive understanding of project management life cycle, demonstrated capabilities in enforcing project deadlines & schedules, analyzing the business process of the client, creating business maps for software development, and developing functional specifications & system design specifications
- ⇒ Functional competency in business analysis, process improvement; experience in developing business logic to measure customer experience for processes
- ⇒ Professional competencies in need assessment, business process understanding, requirement mapping, coordinating with multiple teams and final project execution/ documentation.
- ⇒ Possesses rich knowledge and experience in waterfall and agile environments.

### EMPLOYMENT SPAN

**Morgan Stanley, Bangalore**  
**Vice President**

**Nov 2017-Till Date**

- ⇒ Involved in gap analysis and requirements gathering, interacting with business users, creation of functional and software requirement specification documents and user story grooming using Jira. Monitoring development and QA activities, reviewing test plan and test cases, release schedule, providing daily updates to senior management.
- ⇒ Assisting the technical team in addressing open issues from a domain perspective. Having discussion with the client on the feasibility of the proposed business solution.
- ⇒ Working as a Scrum master in an Agile environment.

#### **Key Projects**

Credit Risk, Market Risk, Liquidity Risk Analytics and Regulatory Reporting:

- Basel Pillar I, Pillar III
- Counterparty Credit Risk
- MIFID II
- CCAR, DFAST implementation
- Credit risk modelling
- PD, LGD and EAD Computation
- Market Risk – Expected Shortfall and VaR calculation (Monte Carlo simulation, Historical simulation, Delta normal approach)
- Stress Testing
- IFRS 9 implementation – Loan Loss Forecasting and Provisioning, Classification, Measurement and Impairment of Financial Assets, Modelling Expected Credit Loss
- Liquidity risk reporting
- FRTB
- Stock Option Pricing using Binomial Option Pricing Model
- Murex for ERM, Front Office
- FX Swaps, FX Options

Wealth Management and Retirement Planning Analytics:

- Goals Based Wealth Management
- Retirement Planning in US
- Morgan Stanley Access Investing – Roboadvisory
- Morgan Stanley Access Advisory – Digital Advisory Offering
- Annuity Modelling
- Prediction of Customer’s Savings and Expense Behaviour using Machine Learning algorithms such as SVM, Label Propagation and Label Spreading

- Asset Location
- Smart Tax Withdrawal
- Intelligent Portfolio Withdrawal
- Common Asset Allocation and Asset Rollup
- Portfolio Management using Deep Reinforcement Learning
- Detection of Anomalies in the Asset Allocation in a Financial Advisor's Book of Business using Semi-Supervised Learning

#### Lending

- Home Equity Line of Credit
- Commercial Line of Credit
- Loan Syndication

### **Oracle Financial Services, Bangalore**

**Jul 2017-Nov 2017**

#### **Consulting Technical Manager**

Client: Bangkok Bank, Bangkok

**Scope:** Requirement Gathering | Requirement Analysis | Authored Business/Functional/System Requirement Documents | Interacted With the Business Users, The Technical Team And The Quality Assurance Team | UAT|Worked as a scrummaster

#### **Key Projects**

- Credit Risk – Basel III implementation – Standardized approach and Foundation IRB approach
- Credit risk modelling
- Market Risk – VaR calculation (Monte Carlo simulation, Historical simulation, Delta normal approach)
- IFRS 9 implementation – Loan Loss Forecasting and Provisioning
- Liquidity Risk
- Asset Liability Management

### **JP Morgan, Bangalore**

**May 2016-Jun 2017**

#### **Associate-Risk and Finance Technology**

**Scope:** Requirement Gathering | Requirement Analysis | Authored Business/Functional/System Requirement Documents | Interacted With The Business Users, The Technical Team And The Quality Assurance Team | UAT|Worked as a scrummaster

#### **Key Projects**

- Regulatory Reporting using Axiom
- Internal Models Method for Counterparty Credit Risk Measurement as per Basel IV
- Internal Models Approach for Market Risk Measurement as per Basel IV – VaR and Expected Shortfall
- FRTB
- Shadow Banking
- Regulatory Reporting for Credit Risk, Market Risk and Liquidity Risk in Axiom
- EBA Pillar 3
- FINREP
- IFRS 9
- CCAR implementation
- OFSAA implementation for Credit Risk and Market Risk
- Credit Loss Modelling using Machine Learning and Python

### **Capco Technologies, Bangalore**

**July 2014-May 2016**

#### **Consultant-Investment Banking-Securities Reference Data | Consultant-Investment Banking-OTC Derivatives**

Client: Morgan Stanley

**Scope:** Project planning | Requirement Analysis | Authored Business/Functional/System Requirement Documents | Interacted with the business users, the technical team and the quality assurance team | UAT | Industry Testing with real counterparties/investment banks | Mentored and handholded new joinees

#### **Key Projects (Project Manager – Investment Banking – Securities Reference Data):**

- Reconciliation between Securities Reference Database and Vendor Systems
- Straight Through Processing of Corporate Actions
- Enhancements to Securities Reference Database

#### **Key Projects (Consultant – Investment Banking – Electronic Trade Confirmation of Equity Swaps and Equity Derivatives):**

- Equity Swaps on Markitwire (Markitwire is an electronic platform used for trade capture, legal confirmation and workflow management across the industry)

- To Swaps Renovation
- Intellimatch Reconciliation of Equity Swaps and Equity Derivatives
- Straight through processing of Corporate Actions

**Encora Technologies, Malaysia**

April 2014-June 2014

**Senior Business Analyst-Corporate Lending**

Client: CIMB Bank

**Scope:** Requirement gathering | Requirement analysis | Authored functional/system requirement specification documents | Interacted with the business users

**Key Projects:**

- Straight Through Processing of Corporate Loan Lifecycle (Origination, Servicing, Rollover, Delinquency Handling, Renewal, Cancellation) for CIMB Bank (Malaysia, Thailand, Indonesia, Singapore)

**Societe Generale Global Solution Centre, Bangalore**

May 2013-April 2014

**Business Analyst-Investment Banking - Reference Data**

**Scope:** Agile technology in a Scrum environment | Requirement gathering | Requirement analysis | Authored functional/system requirement specification documents | Handled change requests | Interacted with the clients and technical team

**Key Projects:**

Creation of Client Referential Data

- Client Account Opening Workflow
- Client Modification Workflow
- Client Onboarding
- Legal & KYC Compliance
- Creation of Client Referential Data for Third Parties
- Creation of Elementary Clients and Legal Entities
- Legal & KYC Compliance
- Dodd Frank Act
- FATCA

**ITC Infotech India Limited, Bangalore**

April 2011-April 2013

**Lead Business Analyst – Risk Management (Onsite-Denmark)**

**Scope:** Agile technology in a Scrum environment | Market study, current system study, gap analysis | Analysis of roadmap items, feasibility analysis and preparation of proof of concept (POC) | Requirement gathering | Requirement analysis | Authored functional and system requirement specification documents | Handled change requests | Interacted with the clients and the technical team | Handled internal supplier agreements with the data warehouse team | Imparted domain related training and presentations to the technical team | Trained and handholded new team members | Interviewed prospective candidates

*Worked onsite at client location in Denmark*

**Key Projects:**

Risk Management

- Basel Compliance
- Credit risk – Standardized, Foundation IRB and Advanced IRB approaches
- Probability of Default, Loss given default, Exposure at default and Maturity
- Market risk – Standardized and Internal Models Approach
- Operational risk – Basic Indicator, Standardized and Advanced Measurement approaches
- Stress testing, back testing
- Automatic Limits (Pre-Approved Limits)
- Shadow Limits
- Portfolio Loan Concept
- Facility Pricing Tool
- Application Scoring
- Behavioral Scoring
- Credit Rating
- Derivatives – Options, Futures, Forwards, Swaps, Credit Derivatives

Retail Lending

- Interest Subsidy Loans

### Regulatory Compliance

- FATCA – Foreign Account Tax Compliance Act

### Multi-channel Solutioning

- Safe Deposit Box
- Interactive Voice Response System
- Net Budget (Personal Wealth Management Planner)
- Teller System
- Retail E-banking

### **Infosys Technologies Limited, Bangalore**

**May 2008- April 2011**

#### **Senior Associate Consultant - Finacle (Basel III, Retail Assets, Mortgages, Securitization)**

- Successfully interacted with clients and technical team thereby incorporating various regulatory requirements in Finacle, the banking product of Infosys.

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### **ACADEMIA**

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**Post Graduate Diploma in Management, Finance and Marketing** | SDM-IMD, Mysore | 2008 | CGPA 3.25/4

**BTech (Electronics and Communication)** | Guru Tegh Bahadur Institute of Technology, New Delhi | 2006 | 67.5%

**12th** | D.L.D.A.V. Model School, New Delhi | 2002 | 68.6%

**10th** | Mata Jai Kaur Public School, New Delhi | 2000 | 83%

#### **Technical Skills:**

Programming Languages	Dotnet, Java, Python
Project Tools	SQL, Microsoft Visio, MS Project, Rational Team Concert, MS Office,
HP Quality Center/ALM	
Regulatory Reporting Tools	Axiom,
Operating Systems	Windows
File Version Maintenance Tools	Visual Safe Source (VSS), Rational Requisite Pro

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### **WHITE PAPER**

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⇒ Authored a white paper on “Credit Ratings-Empty Rituals”

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### **INTERNSHIP**

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Organization: Reliance Mutual Fund

Duration: April-May 2007

Aim: Quantitative Analysis and Distribution Channel Management of Mutual Funds