**Ana Bharadwaj**

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*Skilled Business Analyst professional with extensive experience in developing and implementing trading and risk management software. Proficient at evaluating and analyzing operational risk, market risk, counterparty credit risk, liquidity, enterprise risk management across all three lines of defense.*

**Skills and Interests**

* Capital Markets & Treasury
* Data Governance and Analytics
* Audit & Compliance
* Market, Credit, Operational, Enterprise, Liquidity Risk
* Regulatory risk reporting
* Bloomberg, Reuters, Tradeweb SWIFT, ISDA, SDLC, SPSS, HPQC, SQL, Agile Central, Rally, Salesforce, Tableau, Broadridge, MS Office, MetricStream, IBM Infosphere, AWS, Scrum master, Informatica, Information Analyzer, Confluence, Jira etc.

**Professional Qualifications**

* **PhD in Quantitative Finance (Risk Modelling Techniques) ABD from Trident University at AIU, California, USA**
* **Master of Business Administration (MBA)** **- Quantitative Finance** from Institute of Management and Information Science, 2005
* **Bachelor of Business Administration (BBA) - Finance** from Madurai Kamaraj University
* Completed Professional Certificate Program in Data Science from Harvard University
* CFA Level II Candidate – CFA Institute, Boston.
* Passed National Stock Exchange Certification in Financial Markets (NCFM) Capital Market Dealers Module.

**Work Experience**

**Empower Retirement May 2023- Oct 2023**

**Senior Business Analyst**

* Lead Agile ceremonies including standups, sprint planning, retrospectives etc. and facilitate cross departmental teams to transform business requirements into user and functional requirements.
* Documenting software requirements for Trading activity, balance and confirmations. Managing master data including metadata, lineage, creation, deletion, updates. Manage user roles, review and provide QA for imported data from different sources.
* Running SQL queries for developing reports and providing analysis. Performing data mining, data cleansing and ensuring data integrity through data quality.
* Work on JIRA, Confluence, Salesforce, GitHub, EASY and other applications. Write test cases and Log defects & Bugs.
* Work with developers and business/technology teams to document business needs for project deliverables.
* Write and maintain software requirements specifications to meet user requirements.
* Develop models, data flow diagrams and use case diagrams.
* Create user scenarios for user acceptance testing.
* Partner with the Value stream owners to determine project task estimates, deadlines, and deliverables, simultaneously working on multiple projects.
* Perform gap analysis and define gap closure strategies.
* Gain consensus and approval on final requirements.

**USAA Feb 2020- Dec 2022**

**Senior Business Analyst - Information Governance**

* Creating and assigning epics, user stories and managing projects on Agile Central and Jira.
* Documenting software requirement for Investment Trading and portfolio management.
* Analyzing and presenting key information, data, research and recommending risk identification and governance initiatives to senior management and stewards.
* Assisting with migration to Snowflake and Data Warehouse. Managing master data including metadata, lineage, creation, deletion, updates. Manage user roles, review and provide QA for imported data from different sources.
* Running SQL queries and developing reports and providing analysis. Performing data mining, data cleansing and ensuring data integrity through data quality.
* Conduct requirements gathering and UAT testing for Salesforce and other applications.
* Designed and developed Regulatory report and Data certification framework and Bank implementation plan for OCC Heightened Standards, RDAR, SR 11-7 and BCBS 239.
* Data mapping for Critical Data Elements (CDE), data lineage, data quality, requirements gathering, risk identification, assessment, controls testing, process maps, metadata management, reporting and monitoring for Operational, Credit, Liquidity, Compliance, Enterprise Risk, and data/model governance using Informatica, IBM Infosphere, Information Analyzer and other software.
* Define risk controls, lead, and implement business improvement initiatives and work with business and IT stewards to determine business requirements, develop test plans and use cases.
* Developed KRIs, risk dashboards, reference data solutions, Salesforce implementation and testing, design business case for implementing data governance enterprise wide.
* Recommend model data governance best practices, tools, and associated processes across the enterprise.
* Author risk governance guidelines, principles, policies, job aids, and standards for information/data stewards, stakeholders, and development teams.
* Conduct ‘as is' assessment of data analytics processes and tools.
* Conduct training for Data and Report Stewards and Senior executives to educate on Information Governance best practices, metadata management, data mapping etc.
* Prepare and present formal reports and presentations of findings and recommendations to various levels of leadership.
* Provide guidance, supervision, and advanced knowledge of various lines of the business, channels, and their applications and processes.

**CIBC, Toronto, Canada August 2017- June 2018**

**Manager- Internal Audit (Capital Markets, Treasury & Capital Markets Risk Management)**

* Lead a team of Auditors for complex and large audit engagements for Trading desks for Capital Markets, Treasury and CMRM. Project Management using Agile Methodology. Root cause identification and recommending risk & compliance solutions for enterprise risk management.
* In coordination with the Chief Auditor and Senior Management develop the annual Audit Plan for Capital Markets, ensuring that audits conform to regulatory and internal audit requirements.
* Management reporting of regulatory compliance issues. Auditing as Auditor in Charge for Capital Markets & Treasury including Market Risk hedging instruments, Interest Rate Swaps, Foreign Exchange, Equities and other Trading desks, Big data governance, Resource Management Group, LCR, ALCO/OSFI submissions, NCCF, LH, Derivatives, Greeks, P&L Attribution, CVA, FVA, OIS, PD, LGD, Hedge Effectiveness, Limit Monitoring, Limit Setting and Reporting, Secured Funding, Volcker compliance, Metrics Monitoring, KRI, Market Risk Management, Repo & Collateral, Incremental Risk Charge (IRC), Risk and Control Self-Assessment (RCSA), AML/ATF, BSA, Client Onboarding, New Initiative Risk Assessments (NIRA), Operational Risk Management, Treasury Governance.
* Review and audit models and methodologies, IT applications. Presenting findings on Models for IRC, Recovery rate, VaR, SVaR, Back-testing, Stress-testing, Loss Forecasting etc. Auditing and testing Market & Counterparty Credit Risk Regulations, Hedging Strategies, Limit Monitoring, third party, self-assessment of identified gaps, Bank wide initiatives pertaining to new projects impacting Market Risk, Counterparty Credit risk, Liquidity Risk and ERM to ensure compliance with regulatory guidelines.
* Review Model documentations, hedging strategies, Model Inventory, Risk Data Aggregation and Risk Reporting (RDARR), Risk Validation requests, Bank wide initiatives pertaining to new projects impacting Market Risk and risk methodologies to ensure compliance with regulatory guidelines.
* Actively involved in engagement planning, controls testing, independent testing, continuous auditing. Provide input on the planning of audits of high to medium complexity ensuring scope and extent of work is in accordance with the approved plan, timing, budget, procedures and assigning resources.
* Key relationship manager for the Capital Markets businesses for North America. Key points of contact with external auditors and point of contact for regulators.
* Present findings as Auditor-in-charge and hold audit closing meetings; follow-up for corrective action/progress against reported issues in the Audit Issues Tracking Database (eGRC, Teammate etc.) and escalate when necessary.
* Carry out special projects and investigations as directed by management.

**M&T Bank, Buffalo, NY March 2016- August 2017**

**Assistant Vice President (Sr. Business Analyst)- Liquidity Risk Management, Market Risk & Counterparty Credit Risk oversight**

* Key contributor in various project delivery methodologies involving creating business requirements, UAT, including creation of test cases, test execution, tracking and reporting of results and obtaining sign-off.
* Reporting to the VP, develop and continuously monitor the Bank’s Risk appetite and strategies, policies, and procedures, KPIs, KRIs and Monthly risk reporting of Trading portfolio including Equity, Fixed Income, Derivatives, Options, Money Market, Foreign Exchange, Third Party vendor relationships, Commodities and at-risk counterparties using Bloomberg and internal risk monitoring tools.
* Lead a cross-functional team for regulatory compliance. Regular and direct interaction with regulators of the Federal Reserve Board (FRB), OCC etc. Performing self-assessments (SAP) of regulations involving Dodd Frank, DFAST, Trade life cycle including ADP/Broadridge, Basel III, SR11-10, SR11-7, Reg YY, Reg WW, LCR etc. and ensure Bank’s compliance with SOX and all required regulations as defined by the FRB and Basel III.
* Capital Planning, Liquidity Risk Management & LCR, Market and Interest Rate Risk Management, Stress Testing.
* Support the controller’s office in OTTI/CECL assessment for investment portfolio. Validate cash flow assumptions. Evaluate portfolio mix to maximize profitability and reduce adverse impact on regulatory capital.
* Support Deputy CRO on enterprise-wide risk identification, capital stress testing, provide oversight to CCAR process, develop buffer and scenario assumptions. Support bank’s efforts in improving data quality and large data analytics and customer behavior models. Support credit risk model validation efforts.
* Establish second line of defense for Liquidity risk (EPS, Reg WW (LCR)) and Interest Rate/Market Risk. Develop second line policies, review and validate LCR assumptions, develop early warning Indicators, and validate interest rate and QRM cash flow assumptions.
* Collaborate with business partners and risk units on compliance and regulatory issues, driving process improvements, sustainability, and cycle time reduction.
* Model development, documentation, and validation of Risk Analytics models on Expected Shortfall (ES), Potential Future Exposure (PFE), Exposure at Default (EAD), Treasury solutions, Probability of Default (PD) for trading and non-trading portfolios including Derivatives, FX, Fixed Income, Equity, loans etc.
* Develop and implement scenario analysis, stress testing and back testing in line with best practice for risk management, compliant with regulatory framework, Comprehensive Capital Analysis and Review (CCAR) and meeting enterprise-wide stress testing needs and documentation requirements.
* SME for regulatory requirements of a quantitative nature for Internal Models Method in Counterparty Credit Risk, Market Risk & Enterprise Risk Management. Led a team of Analysts & Senior Analysts.
* Review, monitor and implement controls and identify emerging risks working closely with the Chief Risk Officer, Treasury, and department managers to support decision making.
* Ensure SOX requirements are met on an annual basis in co-ordination with stakeholders.
* Credit underwriting, credit assessment and credit risk monitoring of counterparties including banks, clearing houses etc. Perform analyses of risk metrics/transactions as required.
* Independent oversight and challenge of the identification, assessment, monitoring, mitigation, reporting, and review of counterparty credit risks, market risk, liquidity risk and interest rate risk.
* Participate in Treasury risk and other governance committees as a standing member.
* Co-ordinates participate and lead visits and calls with external counterparties, vendors, and clients.

**Wells Fargo, Columbia, Maryland, USA May 2014- January 2015**

**Senior Business Analyst- Hedge Fund Portfolio Accounting**

* Collateral Asset Backed (MBS) accounting, Repos, analysis, and reporting using Fannie Mae and other conventions of Top- Tier Hedge Fund over $500B AUM.
* Collaborating with business and technology teams to formulate and document business requirements, prepare test plans, executing User Acceptance Testing (UAT)
* Lead a team of Analysts for transition of Hedge Fund portfolios consisting of residential loans/mortgages.
* Collecting Portfolio information and forecasting using huge datasets within MS Access Database using SQL and Excel. SEC reporting for MBS/ Mortgage/ Collateral Asset Backed Securities.
* Received Performance Excellence award within 3 months of joining.
* Identifying exceptions and providing valuable inputs for improvement of the business process.
* Documentation of the Standard Operating Procedures (SOP) for Audit and control requirements

**Abu Dhabi Investment Authority (ADIA) February 2008 – November 2013**

**Senior Business Analyst –Trading Floor Risk Management- Capital Markets & Treasury**

* Performance reporting, Profit & Loss Attribution for Derivatives, Fixed Income, Emerging Markets, FX, MM and Equity desks. Prepare various reports for the Investment committee and highlight significant risk issues.
* Contributed to the design and executed test cases for application development and implementation projects for Simcorp Dimension using HPQC for OMS and other application software.
* Document and manage issues and actions for IT applications and projects including ADP/ Broadridge. Evaluate applications and IT environments and analyze gaps between current and desired states. Key contributor in User Acceptance testing (UAT) process.
* Key contributor in Straight Through processing (STP) of trade life cycle and allocation/confirmation workflow on Omgeo Central Trade Manager (CTM). Business continuity (BCM) testing for all Instrument types at Recovery site.
* Ensured best execution and timely booking of all Fixed income, Repos, Derivatives, Money market, FX and Global Equity trades including Private Equity and Alternative investments and Structured products over Bloomberg, MarketAxess, Reuters, FXall and other Trading platforms.
* Ensure documentation compliant with ISDA regulations for ISDA Master Agreement, Master Repurchase Agreements. Ensuring proper messaging via SWIFT for all capital market and MM products.
* Documenting the Procedure manual and Service level agreements (SLA) with various departments, devising control procedures for Audit and compliance.
* Coordinate with Trading desks and Portfolio Managers for rebalancing of portfolios. Analysis and reporting of Derivative products, Capital Market portfolios including Fixed income (US Treasuries, Gilts and Emerging markets), ABS, MBS, Swaps, Sovereign bonds, Inflation-linked securities, FX (including Swaps, Options, NDFs etc.), FIXBIS, Emerging markets and Equities (Far East, US & LATAM, Europe, UK & MENA markets) and Alternative investments.
* Perform limit monitoring, compliance checks, potential concerns, analyzing investment eligibility and Internal Counterparty monitoring of CDS levels.
* Independently completed project for analyzing security types based on Place of Settlement and derived rules for automation for reference data which was a process migrated from the trading desk.
* Independently completed a project on setting up ADIAs standard settlement instructions (SSIs) for fixed income bonds across over 36 markets in the Global platform (Omgeo Alert).
* Consistently achieved “Exceeded Expectations” in all performance appraisals.

**UBS London August 2006 - January 2008**

**Lead Analyst - Fixed Income Bond Middle Office**

* Leading a team of Analysts responsible for mitigating the settlement risk through resolving the discrepancies/exceptions that arise in the SSIs (Standard settlement Instructions) issued to counterparties and UBS. Settlement of all Fixed Income bond trades in Euroclear, Clearstream & domestic market through matching the instructions from various counterparties and UBS.
* Follow up with the respective departments, brokers, custodians, and other middle and back office to ensure correct settlement information and trades follow SOX investment guidelines.
* Prepare Standard Operating Procedures (SOP). Training new employees and team members.

**Kotak Securities Limited (formerly a part of Goldman Sachs) September 2005 - August 2006**

**Equities, Derivatives & Commodities Trader/** **Assistant Manager**

* Trading and best execution for secondary market for listed equities, derivatives, and commodities.
* Recommending scrips and managing portfolios for the bank.