

VINIL GUPTA, MSc. CPBA

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A **Regulatory Reporting, Compliance, Risk and Collateral Management** specialist with a sound understanding of banking products, services, and processes.

Business & IT-facing self-starter with extensive experience of facilitating workshops, stakeholder management, team management and widespread exposure to full system development life cycles.

SKILLS SUMMARY

- **Regulations:** Pre-&Post-Trade Transparency Reporting, Transaction Reporting, SFTR, MiFIR/MiFID II, EMIR, Refit, Dodd Frank Act, CFTC, Rewrite, SEC, BCBS 239, Basel III, CRD IV, FDFS Structured Finance, Brexit, China F&O, and MI reporting.
- **Products & Processes:** Capital Market, Fixed Income, Bonds, Credit, Rates Foreign Exchange, Equities, Exchange Trades Funds (ETF), Money Market, Options, Swaps, Futures, Forward, Structured Products, Booking Models, Trade Scenarios, Back-to-Backs, Client Allocations, Front, Middle and Back Office trades and clearing. Regulatory Change Management.
- **Collateral Management:** OTC Derivatives, Trade Finance & Securities Finance, Repos, Securities Lending and Borrowing (SLB), Trade Agreements such as GMRA, ISDA CSA, Central Counterparty (CCP), Client On-boarding, IM and VM calls.
- **Risk Management:** Counterparty Credit Risk and Market Risk pricing engines, VaR, ES, EL, PD, EAD, LGD and RWA Calculations. Studying PRIMA Associate Professional Risk Manager (APRM) - exam pending.
- **Trading systems:** Trend, CreditOnes, Calypso, Aladdin, GSF, Colline, iShares-Online, and Markit Wire, 1STR Regulatory Reporting, Bloomberg VCON & RHUB.
- **Leadership and PM skills:** Lead an off-shore team of 15 people- PM, BA, SA, QA and Developers, Project Management, plans, effort/cost estimates, milestones, RoI, and Business Case etc. Multiple E2E projects simultaneously.
- **Business/ Systems Analysis Skills:** Certified Pega Business Architect, Business Process Models, end-to-end Target Operating Model (TOM), BPMN, Rational Unified Process, Scrum/ Agile, UML, Use Cases, User Interfaces, Data Modelling, ER Diagrams, Test Management, Test Scripts and UAT Testing.
- **Software & Protocols:** Rational – RRC, Requisite Pro/Rose/RSM; Sparx Enterprise Architect, HP Quality Centre, Exari, MS Project, iGrafx, Visio, OnTime, Jira, Excel, Access, VBA, SQL Server, FpML, FIX and XML.

CAREER HISTORY

Bank Of America – Business Analyst / Project Manager	Nov'21 – Sept' 22
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Managed implementations of three projects:

CFTC Rewrite

- Responsible for changes relating to FX derivatives CFTC Part 43, 43 and 49.
- Analysed requirements, managed development, SIT, Test Scripts and UAT.
- Worked with the WC & Steering Committee on common issues.

French Disclaimer Changes

- Performed gap analysis on all impacted reports.
 - Managed development, SIT and UAT.
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Onboarding of Chinese F&O Commodity Exchanges

- Worked with senior stakeholders and systems owners to identify changes for Chinese exchanges onboarding.
- Analysed business requirements and impacted systems and produced a BRD and end-to-end system landscape diagram.
- Produced project plan, Gantt chart, status report document.

Organised weekly update meetings, chased signoffs and deliverables and maintained risk issues logs.

J.P. Morgan – Project/ Program Manager

Aug'21 – Oct'21

- Managed various aspects of SEC regulations and post-trade reporting.
- Produced project plans, test strategy document, facilitated meetings, stakeholder management, risks, issues, dependencies, oversaw test scenarios developments and various signoffs
- Facilitated daily calls relating to test-team, defect resolutions, ad-hoc calls; produced daily management reports and weekly steering group updates.

Wells Fargo – Business Systems Consultant - Lead

Aug'19 – Mar' 20

- Reviewed business requirements and functional specifications documents relating to SFTR/ MiFID II/ EMIR/ Refit regulations and requested changes.
- Hosted daily conference calls relating to WF's global transaction reporting submission issues, identified root causes and then implemented strategic and tactical fixes and re-submissions to TR/ARM/NCA etc.
- Hosted daily team calls for SFTR project as well as MiFID II back-loading remediation work.
- Worked with traders, legal, compliance, operations department, and external suppliers such as Bloomberg RHUB, and DTCC.

Training and Sabbatical

Dec'17 – Aug'19

- Certified PEGA Business Architect (CPBA) – **Qualified**.
- Analysis, Design and Development of Quick Scenarios software for global financial transaction reporting to include SFTR.
- Training for Securities Financing Transaction Reporting (SFTR)

BNP Paribas CIB/ PFG – MiFID II Specialist/ Snr. Business Analyst

Sept'17 – Dec'17

- Working in conjunction with law firm, performed an **audit** of BNPP CIB's **entire MiFID II programme**.
- Interviewed senior stakeholders and reviewed policies, procedures, and various project documents to see evidence of regulatory implementation.
- Produced a traceability matrix of all the BNPP CIB works-stream against impacted MiFID II regulations.
- Produced reports and recommendations for each of the work-stream.

Leonteq Securities, Zurich – MiFID II Consultant

July'17 – Sept'17

- Identified MiFID II impacts and produced business requirements relating to Transactions Reporting, Pre-and Post-Trade Transparency.
- Using ESMA document produced trade scenarios, data validation rules, business rules, and logic diagrams for the development/ implementations team.

Nordea Bank – MiFID II Consultant

Nov'16 – Feb'17

- **Traceability** and **Audit** of all MiFID II program workstreams (Best Execution, Cost and Charges, Client Information, Categorisation & Reporting, Suitability & Appropriateness, Inducements, Pre- & Post-Trade,

Transaction Reporting, SI, Product Governance, Conflict of Interest, Third Country, Organisational Requirements, Algo Trading HFT, DMA, Client Safeguard etc.)

KPMG/Morgan Stanley , MiFID II Consultant	Oct'15 – April 16
<ul style="list-style-type: none"> Produced project plan for MiFID II implementations Led Pre- & Post-Trade Transparency (PTT) work stream team, produced detailed BRD requirements. Produced booking models for Cash Equity, Equity Derivatives, Rates and Credit and test scenarios. Audited existing MiFID, CFTC, and EMIR regulatory reports for errors. 	
Miura Consulting , Consultant	June'15 – Sept'15
<ul style="list-style-type: none"> Supported MiFID II and EMIR regulatory reporting and consultancy work. Analysed front to back MarkitWire, Calypso trade data and performed MiFID II & EMIR data mapping for various asset classes. Identified relevant source systems for MiFID II transaction data. 	
Credit Suisse , Business Architect – Risk Ops	March 15 – June 15
<ul style="list-style-type: none"> Working within global CRO Change produced end-to-end Target Operating Model, Governance Framework & Control Specifications for Credit Suisse's (i) US Intermediary Holding Company; (ii) Swiss Legal Entity. Produced as-is and to-be end-to-end process and activities flows diagrams. 	
Barclays Investment Bank , Snr. Business Analyst	Dec'14 – Feb'15
<ul style="list-style-type: none"> Documented Legal Entity Onboarding and Trade Agreement requirements. Designed enhancements to Agreement Management, E-Closing Form, Libra systems and Client Asset (CASS) data to downstream systems. Produced business process models and landscape design. Wrote test scripts and performed UAT testing. 	
Lloyds Banking Group/ TCS , Snr. Business Analyst	Sept'13 – Sept' 14
<ul style="list-style-type: none"> Produced process modelling, analysis, and design for Pega implementation. Identified required changes to various Credit Risk models such as (i) Banks and Sovereign PD Model, (iii) LGD/EAD Education & Housing Models, and (iii) Counterparty/ Credit Risk Models validation system. Implemented BCBS 239 regulatory changes, identified data fields from multiple sources. Produced FDSF regulatory reports documents, covering Securitisation Positions, Covered Bonds and Significant Risk Transfers, MBS, and ABS. 	
Winlex Limited - <i>Business Systems Analyst</i>	June'12 – Oct'13
<ul style="list-style-type: none"> Designed and prototyped modules for a new Collateral Management system (own project) based on ISDA / ESMA, FIX and FpML standards. 	
Lombard Risk Management – <i>Product Manager/ Lead Business Analyst</i>	Sept'11 – Oct'13
<ul style="list-style-type: none"> Led an offshore technical team of 15 people on data warehouse 'Reporter MIS' project. Made enhancements to Collateral Management system for Tier-1 bank implementations. Produced requirement documents for EMIR and Dodd Frank Act based system. 	
BlackRock Financial, London – <i>Business Analyst</i>	2010-2011

Cooperative Financial Services, <i>Business Analyst</i>	2010-2010
Credit Suisse, Switzerland – <i>Business Analyst</i>	2009-2010
Export Credit Guarantee Dept, <i>Business Sol. Architect</i>	2008-2009
Winlex Ltd, <i>Business Systems Analyst</i>	1999-2008
ADP – <i>Market Data Analyst</i>	1995-1998
Knight Ridder, <i>Market Data Analyst</i>	1994-1995
Reuters – <i>Systems Configuration Specialist</i>	1991-1994

EDUCATION

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- Certified Pega Business Architect (CPBA) - 2018
 - MSc Business Systems Analysis and Design, *City University, London* – 2001.
 - Prince II, *OGC* – 2003.
 - HNC in Computing & Communications Engineering, *SLC, London* – 1985.
 - Other courses: Risk Management in Banking & Finance, Introduction to Securities & Investment, C#.Net, Java, Visual Basic, SQL Server and Access.