

# Priyanka Kashyap

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## EXPERIENCE SUMMARY

- Functional expert with more than 13 years of work experience in defining business analysis, designing and consulting solutions in Banking and Financial Market space with rich, varied and hands on exposure.
- Techno-functional consulting in Private Banking and Wealth Management, Corporate and Investment Banking, Program/Project management, product/framework development, Service Oriented Architecture (SOA). End to end experience of the software development lifecycle (SDLC) models as Waterfall/Agile methodologies.
- Expertise in analyzing the business requirements, converting the customer requirements into effective business design, performing functional decomposition & overall effort estimation, developing schedule, identifying risks at functional level, technical documentation and development of high quality code.
- Understanding of the Asset & Wealth Management Industry as a whole, including ETD products, Stocks, Fixed Income, Funds, Futures and Options, Derivatives & Structured Products for front, middle and back office transaction processing, settlement, reporting, corporate actions, cash management, reconciliation, Swaps, Rates, FX and thorough understanding of the trade lifecycle.
- Experience of implementing IT solutions and redesigning processes in Settlements, Trade processing, Position management, Portfolio management & Risk management and Finance.
- Thorough functional knowledge Post Trade processing - from trade capture to downstream routing (clearing, settlement, confirmation, accounting, fund accounting). Understanding of trade flows and data captured to support trade processing.
- Legal entity / trade migrations - understanding implications of moving assets across legal entities, processing of back to back trades, trades processing, market risk calculations, liquidity positions and funding requirements. Risk management - cross asset risk management, analytics, client valuation / default valuations, market and credit risk.
- In-depth understanding of financial markets, security & reference data, security pricing and instruments used within e.g. equities, fixed income, derivatives (OTC and ETD) and FX.
- Familiar with the latest regulatory challenges, and the most efficient target operating models, including portfolio compression. Knowledge of regulatory requirements (BASEL, FATCA, HKMA, MAS, SGX) with regards to AML, KYC, International sanctions and Compliance domain.
- Expertise in Core Banking Implementation, Deployment, Service Transition. Planning Release, Scope and Change management for multiple countries on Core Banking Platform. Production support, Defect Analysis and tracking.
- Good stake holder's management experience. Ability to build strong working relationships with IT Teams and business. Good interpersonal, communication, presentation skills as well as leadership qualities to successfully manage projects as well as various partners and stakeholders.
- Requirement gathering, GAP analysis, review of functional specifications, participate in configuration changes and code deployment to SIT, User Acceptance Testing (UAT) & Production along with processes and documentation and manage post implementation issues prior to handover to support team. Prepare back out plans for outages.
- Well versed with Quality Assurance processes. Create Test Scenarios and Test Cases, Update Requirements Traceability Matrix. Plan for Test Scheduling, Run Plan and preparation of Test data. Defect management and Validating Defect Fixes in SIT/UAT Environment.
- Adaptive and agile to respond to a business environment that is constantly changing.

## Functional Skills

<b>Cash Financial Instruments</b>	: Securities- Bonds, Bills (T-Bills, Commercial Paper), Stock, Loans, Deposits , Certificates of deposits, Spot FX, Initial Public Offering (IPO), Non Traditional Funds (NTF), Private Equity Funds, Dual Currency Investments (DCI), Equity Linked Notes (ELN)
<b>Derivative Financial Instruments</b>	: ETD – Futures and Options ( Bonds/Equity ) ; OTC – Interest Rate Swaps (IRS) , Exotic Derivatives/OTC Options, Forward Rate Agreements (FRA) , FX Options, Outright Forwards, FX swaps, Equity Structured Products Accumulator/ Decumulator
<b>Corporate Actions</b>	: Acquisition, Bond Issue, Bonus Rights, Cash Dividend, Delisting, IPO, Merger, Spin-off, Stock Divided, Stock Split, Buy-back, Rights Issue, Conversion of Convertible Bonds, Coupon Payment – Interest Payment, Redemption, Warrant Issue, Warrant Exercise.
<b>Portfolio Management and Risk Management</b>	: Portfolio Management - Planning and Construction, Risk Management, Portfolio Risk and Return, Credit Pre Trade checks, Margins
<b>Performance Assessment &amp; Account Management</b>	: Performance Valuation, AUM and Returns, Asset Statements, Periodic Billing, Fees/Pricing , Charges, Taxes (GST)
<b>Remittances, Payments and Clearing</b>	: Swift payments, SEPA, Local payments RTGS, ISO20022, ACH, CHATS, CHAPS, E- Payments
<b>SWIFT and FIX Protocol</b>	: Payments (MT1xx, MT2xx), Securities Market (MT5xx), Financial Information eXchange (FIX) Protocol, Swift Alliance, Fircosoft, Actimize
<b>Regulatory and Compliance</b>	: FATCA, AML, KYC, OFAC, MAS, HKMA, BCBS239, Basel-I/II/III, FRTB, MiFID-I/II, Dodd Frank, GDRP, IFRS, Swiss GAAP
<b>Interface</b>	: Batch and Online, Accounting, Oracle GL, SAP GL, Contracts, Forex, Clients, Positions, Facility/Credit Lines, Loans, Authorization, Accruals, Treasury, Risk.
<b>Trading Platforms and Core Banking Products</b>	: <b>FINACLE</b> Core Banking, <b>OLYMPIC</b> Core Banking, OMNI Trading System, MUREX

## Technical Skills

<b>Programming Languages, APIs, Messaging technologies</b>	: Python, Core Java, Spring, Hibernate, J2EE, JSP, Servlet, RESTful APIs, Micro services, MQ, JMS, Apache Kafka, Google Cloud Pub/Sub, Shell Scripting, C, Struts
<b>Web/Scripting Languages</b>	: XML, JavaScript, HTML, CSS, Ajax, Http, JSON, JQuery
<b>Database</b>	: Oracle, PL/SQL, SQL Server, SQL Developer, Postgres
<b>Web Server/Application Server</b>	: JBOSS, Weblogic, Tomcat, WebSphere
<b>Development/Build Tools</b>	: Eclipse, Maven, Spring Tool Suite, Putty, Winscp, Jenkins
<b>Configuration Management, Job Schedulers, Issue Tracking</b>	: Bitbucket, TeamCity, github, SonarQube, Control M :Tivoli, JIRA, Confluence, HP-ALM, JAMA, Cucumber

## EMPLOYMENT SUMMARY

Duration	Client/Employer	Specialization	Role
May'18-Present	<b>DBS Bank</b> , Singapore	Private/Investment Banking & Wealth Management	Lead Business Analyst (Vice President )
Jan'16-May'18	<b>Bank Julius Baer</b> , Singapore (ERI Banking, Singapore)	Private Banking and Wealth Management	Sr. Business Analyst & Product Consultant
Jul'15 – Dec'15	<b>AutoDesk Inc.</b> , Singapore (Apar Technologies)	Licensing of Architecture & Engineering softwares	Business Analyst & Software Consultant
May'14 – Jul'15	<b>BNP Paribas Bank</b> , Singapore (Mphasis)	Investment Banking and Wealth Management	Technical Lead & Product Consultant
Apr'12-May'14	<b>ANZ Bank</b> , Singapore (Infosys Ltd, Singapore)	Retail Banking and Corporate Banking	Country Implementation Analyst
Feb'09 – Apr'12	<b>Finacle</b> , India (Infosys Ltd, India)	Core Banking Product Implementation	Technology and Product Analyst

## PROJECT SUMMARY

### 1. May 2018 – Present

**Employer-DBS Bank, Singapore**

**Role – Program Manager & Lead Business Analyst**

**Project– Private Banking, Wealth Management**



- Implemented Derivatives booking of Dual Currency Investments DCIs and Structured Notes as Equity Linked Notes ELNs from digiMarkets and Murex.
- Investment Products involving Equities, Derivatives, Funds, Bonds, IPOs, Swaps, OTCs, Corporate Action modules enhanced across Singapore, Taiwan, Indonesia countries.
- Implemented DigiPortfolio a hassle-free, ready-made investment portfolio that offers the perfect match of human expertise and robo-technology to automate processes such as rebalancing and monitoring.
- Implemented Project Sailor a “SAIL” concept – Saving, Assurance, Invest, Life Goals. A digital financial advisor is integrated into customers’ banking transactional activities through DBS/POSB iBanking and digibank apps.
- Post Trade Settlement 2.0 regulatory changes as per SGX and MAS guidelines.
- Implemented Singapore Savings Bonds investments through iBanking and digiBank with end to end to trade booking and settlement with MAS and SGX.
- Investment Product Central Repository for Business and investment product management across all asset classes offered by DBS to Private clients ( including HNW and UHNW clients )

### Responsibilities–

- Design and analysis of Business process and Operational Workflow for Security products, Treasury products, Structured products, OTC derivatives, Global Derivatives Platform, Pricing, Risk, Trade flow. Preparation of process flows that demonstrate alignment of system functionality to the operational process.
- Process modelling: Analyze current business process to understand the business needs and to determine how to best fulfil those needs via system and process.
- Conducting gap analysis between current and to-be requirements. Analyzing impact of policy changes on existing functionality/future deliverables.
- Generating requirements from the front office that will include complex business and financial solutions. Work with senior stakeholders in a Front Office Capital Markets environment (quantitative analysts, traders, risk management, etc).

- Works independently to understand the requirements and produces concise diagrams / documentation. Preparation of wire frames to represent current and to-be UI.
- Elicit requirements, prioritize and analyze requests, design business processes, workflows and user interfaces, review of functional specifications and data mapping templates.
- Work with Delivery and Project Office as well as other internal IT departments, IS and vendor organizations to design optimal solutions, ensure requirements are transformed into effective solutions, within cost and schedules and quality adhering to the bank's standards, guidelines and policies. Work with cross functional teams to identify and resolve root cause of a problem.
- Undertake Business-As-Usual responsibilities, work with users and vendor on issues, follow up and resolution for Order management, Trading, Settlement, Accounting, Regulatory Reporting, Client Performance AUM Returns, Credit Risk, Corporate Action Events, Swift messaging, Payment systems, Portfolio management.

## 2. Jan 2016 – May 2018

**Client– Julius Baer Private Banking, Singapore**

**Employer–ERI Olympic Banking System**

**Role– Senior Business Analyst &Product Consultant**

**Project– Wealth Management and Transaction Banking**

**Julius Bär**  
WEALTH MANAGEMENT

- Implementation of STP enabled Trade order workflow ( Shares, Bonds, Fund orders) from Order Management Systems( Frontend systems used by RMs, Bankers, Dealers, Advisors)to Olympic core banking system for order executionand settlement processing.
- FIX-4.2 messagingimplementation between Olympic and Trading systems for order executions, OMNI for Equity/Bond execution and BAS for Fundexecution.
- Automated the process of opening/exercise/expiry/knockout functions in Olympic for OTC Options, Equity Accumulator and Equity Decumulators booked in Prime Arena.
- Automated creation of CALL/PUT option instruments, BUY/SELL trades, update/cancellation of options and positions depending on product lifecycle events in Olympic.
- Interfacing Derivative ToolBox( Frontend application used for booking Dual Currency Investments DCIs and Equity Linked Notes ELNs) with Olympic for instrument creation and subscription trade booking.
- Implemented Principal Vs. Agent to enable post execution Price Markup and Commission submission for equity and bonds. Implemented NTF, IPO, Private Equity Funds subscription order placement/pre-payment/order cancellation process.
- Credit Margin valuations implemented to check margin availability.Portfolio Performance Module for AUM and TWR. Advices/ Asset Statement reporting handling.
- Enabled STP processing of Corporates Actions Swift messages.Swift Release changes for Payments, Security Markets messages.GST implementation for SG.

### **Responsibilities–**

- Design and analysis of Business process and Operational Workflow for Security products, Treasury products, Structured products, OTC derivatives, Global Derivatives Platform, Pricing, Risk, Trade flow. Preparation of process flows that demonstrate alignment of system functionality to the operational process.
- Process modelling: Analyze current business process to understand the business needs and to determine how to best fulfil those needs via system and process.
- Conducting gap analysis between current and to-be requirements. Analyzing impact of policy changes on existing functionality/future deliverables.

- Generating requirements from the front office that will include complex business and financial solutions. Work with senior stakeholders in a Front Office Capital Markets environment (quantitative analysts, traders, risk management, etc).
- Works independently to understand the requirements and produces concise diagrams / documentation. Preparation of wire frames to represent current and to-be UI.
- Elicit requirements, prioritize and analyze requests, design business processes, workflows and user interfaces, review of functional specifications and data mapping templates.
- Undertake Business-As-Usual responsibilities, work with users and vendor on issues, follow up and resolution for Order management, Trading, Settlement, Accounting, Regulatory Reporting, Client Performance AUM Returns, Credit Risk, Corporate Action Events, Swift messaging, Payment systems, Portfolio management.
- Ensure Business stakeholders' expectations are met. Collaborate with Application / Service Owners as the Process Management counterpart in the management of service.
- Champion the bank's compliance policies, banking secrecy / data privacy, AML, Sanctions, Compliance issues. Monitor / keep on top of legislative and regulatory reporting requirements in all in-scope countries.
- Provide support to architecture committee and project teams to ensure that target operating models are progressing in line with the preferred strategic architecture / chosen architectures.
- Prepare and deliver selective analysis presentations to aid decision-making by governance forums and facilitate sessions when required. Attend working group calls, operating committee meetings and other relevant meetings when required.

### 3. May 2014 – Jul 2015

**Project-** Corporate Action Events Management and Instruction Management  
**Client-** BNP Paribas Bank, Singapore  
**Employer-** Mphasis, Singapore  
**Role-** Technology Analyst



Implemented a high performance, real time Wealth Management Web application, named Osiris, for European Markets. Osiris is a rich application aimed to facilitate the processing of complex Corporate Action events such as cash dividend, dividend option, stock splits, bond redemption, interest payment, rights issues and spin offs. This back office application is used by OST users, INCOME users and Custodians. It offers unique dashboards and client position information management functions for each type of users.

Back office users extensively use this application for the generation and processing of ISO 15022 Corporate Action SWIFT Messages along with the STP enabled Payment Booking facility.

#### Responsibilities-

- Design and implement efficient, reusable, intuitive, flexible, extensible and testable code. Responsible for the build out of an organization wide front to back applications.
- Expertise in all phases of a Software Development Life Cycle – Design, Development, Testing and Maintenance. Design and develop applications in compliance with the company's development norms and standard.
- Conduct requirements walkthrough sessions with users as part of verifying and validation of system design. Work closely with regional business users on requirements for projects and enhancements.
- Preparing Functional Specification Document (FSD), Follow Agile development methodology with solution specification documentation.

- Prepares and release build for SIT, User Acceptance Testing (UAT) & Production along with processes and documentation.

#### 4. Apr 2012 – May 2014

**Project-** Finacle Core Banking Transformation ANZ, HongKong  
**Client-** ANZ Bank, Singapore  
**Employer-** Infosys Ltd, Singapore  
**Role-** Country Implementation Analyst



This project is implementation of the Core Banking Regional Base Model (Finacle 10, Group Finance/Reg Reporting Systems and Integration) into Asian market (Indonesia, China & Hongkong) as part of "Program Foundation - Core" at ANZ Bank, Singapore. The project involves designing and implementing interfaces between core banking system and ancillary application

##### Responsibilities-

- Technical Consulting, participate in customer discussions to understand and guide their technical roadmap and help customers integrate the product with minimal issues into their data centers.
- Involve in full software development lifecycle from requirements analysis, design, development, testing and maintenance
- Develop front-end and back-end application, and integrate application with other systems
- Lead the team and manage vendors on the Finacle design, Integration, Customization and Implementation of different modules under banking domain in Finacle.
- Develop schedule for functionality and integrate into the overall release plan, ensuring all activities are covered, dependencies are identified and mapped.
- Work closely with regional business users on requirements for projects and enhancements.
- Client Engagement, interaction with clients while resolving issues, ensuring timely and high quality response.

#### 5. Feb 2009 – April 2012

**Project-** Localization Infrastructure for Finacle  
**Client-** DFS Bank, USA  
**Employer-** Infosys Ltd, India  
**Role-** Sr. Software Engineer



Localization infrastructure project has enabled finacle core to allow region specific functionality to be developed. This functionality is given as "Out-of-Box" to the customer.

##### Responsibilities-

- Principal technical architect for developing localization and modularization project
- Implementing design logic to cater to a region specific functionality without affecting base product functionality which involves OOP Principles, Core Java, JSP, Servlets and Serializable interface implementations.
- Design and implementation of various tools for automating code generation.
- ROI analysis for localization/modularization benefit to the product. Implementation mentoring for functional tracks to achieve objective.

### ACADEMIC PROFILE

- **Bachelor of Technology in Computer Science and Engineering with 75.56% (HONS.)** from Mahakal Institute of Technology, 2008.