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|  | | **Divya Tandon**  **25 River Drive South, Jersey City, NJ 07310**  [**d.tandon@hotmail.com**](mailto:d.tandon@hotmail.com)  **Ph: 631-494-8965** |  | |
| **Summary**    I am a Business Analyst with close to 11 years of Financial Industry experience. A greater part of it has been in designing solutions for **Investment Banking, Capital Markets, Financial Services** and Property and Casualty / Insurance; majoring in **Regulatory Reporting, Liquidity Risk, Credit Risk,** **Operational Risk** / **Third Party / Vendor Risk** Management for leading Investment banks and Brokerage firms.  Besides the above, I have a considerable experience in designing and deploying Customer and Product **Master Data Management** and **Data Governance** solutions that reduces costs significantly by increasing operating efficiency and providing 360 degree view of the Customer/Product/ Reference Data in **Investment Banking/ Capital Markets** and Insurance domains.  I take pride in my strong research and analytical skills. I gather and absorb information about unfamiliar subjects from a variety of areas, assimilate knowledge, integrate the key connecting concepts and produce value in very little time. I maintain knowledge current on rulemakings and general industry developments regarding U.S. regulatory reform across assigned sections of the rulemakings and am the first level of contact for non-experts.   |  | | --- | | Total work experience: 10 years 7 months | | **Lead Business Analyst/ Project Manager**  Client: Leading Brokerage and Banking firm, USA Sept, 2015- Present   * Formulating a comprehensive Liquidity Data Lineage / Sourcing Inventory as part of Finance Change and Treasury IT’s Liquidity Risk Management and Reporting program. Strategy geared towards Architecture simplification. * Identifying Strategic Data Convergence and Data Sourcing solutions. * Identifying business cases of redundant sourcing upstream and downstream across Global and Regional (Switzerland, EMEA, Americas and APAC) Liquidity Data Marts, both designated strategic and (multiple hops of) non-strategic upstream sources. Identifying and building business cases for Adoption of Liquidity Products data from designated strategic upstream sources. * Identifying business cases for centralization of function calculations, enrichments and controls * Engaging business and technology colleagues in establishing ownership and accountability, and securing funding and committing resources to shell out critical attributes for Liquidity Reporting * Scope of Regulatory Reports: 5G / IHC, Finma Table 5, EBA BIII. Downstream consumers: Axiom * Collating full 2017 – 2018 BoW (Book of Work) for reporting re-platform, manual process reduction, automated reconciliations and application of designated DQM (Data Quality Management) checks * Building Liquidity Reporting Hierarchy, (incorporating products across Collateral Management, Secured Financing, Cash Management and Unsecured Financing) and aligning it with that defined by Risk Finance Data Analytics reporting function. * Broke down control check requirements for data reported in FR2052a into a BRD.     **Lead Business Analyst**  Client: Leading Brokerage and Banking firm, USA March, 2015- Sept, 2015   * Assisted the business in evaluation of the resiliency and Capital Adequacy processes of bank holding company through the Comprehensive Capital Analysis and Review (**CCAR**)**, FR Y-14M / FR Y-14A** reports covering all **Regulatory Capital** requirements, **Market Risk**, **Operational Risk, Counterparty Risk**, **Trading Risk**, **Enhanced Prudential Standards** under **Dodd-Frank/DFAST**, **BASEL III**. * Lead the **Capital Stress Testing Data Governance** program satisfying development, **documentation (enhancements** to existing) and maintenance of **Risk Aggregation** process with **Regulatory Master Data**, **Metadata, Data Lineage**/ Audit Trail, **Data ownership**, Data integrity definitions, Data availability from **Source Systems to Operational Data Stores to CCAR and ancestral Regulatory Reports** at various stages of Capital Stress Testing Lifecycle. Objective included establishing the foundation of solid Data Governance so as to run strategic transformation of functions to cater to enterprise wide regulatory enquiries. * Supported changes to the **Data Aggregation** process underlying the completion of the extensive **CCAR data templates.** Focus on FR\_Y 14A and corresponding **Capital Plan**; Sourced, integrated and consolidated financial and modelling data from various databases; Proposed process innovation and automation strategies. * Assigned business validation rules determining timeliness, accuracy , integrity , adaptability and completeness of a record * Documentation of target state reporting framework including **Data Governance Vision document**, FR Y -14A **‘Capital Planning Implementation Plan’ document**, firm-wide **Data Flow Diagram for CCAR data** and **sourcing model documentation.** * Acted as **integration channel between the Quants and the Management**. * Trained the CCAR Reporting end Quant staff to standardize the nomenclature of model spreadsheets w.r.t. all **granular data** for in order to **facilitate automated Capital calculations** along with writing their story lines for presentation to Regulators; Ensured **implementation of internal controls**, **auditable processes** and change control standards * Participated in Capital Planning Effective Challenge sessions; Provided feedback for documentation of scenarios for the Bank Holding Company, adapting FED scenarios. Enhanced existing documentation and drafting new documentation to appropriately convey Risk perspectives, methodologies, processes, analyses, challenges and reviews. * Understanding of critical data elements including BHC (bank holding company)’s asset classes, **PPNR** (Pre-Provision and Net Revenue) for periodic reporting periods; **General Ledger** data comparison, **RWA** calculations, Leverage Exposure, Collateral, **Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR)** * Interfaced and collaborated with other Compliance Systems, Technology and Data Integrity projects within the brokerage firm reviewing their end of data requirements, reviewing key technical documentation and sharing resources and best practices for data usage from all technology projects * In collaboration and consultation with Business and Technology Owners from **Treasury**, Corporate **Model Risk** and **Corporate Financial Planning & Analysis groups**, provided best practices advice to **technology projects** where applicable to resolve firm-wide **data quality issues**. * Managed tasks and team members for the project; updated management on project status and resourcing statistics   **Aug, 2013- March, 2015**  **Lead Business Analyst**  Client: Leading Financial Services Bank (Citigroup), USA  **Project: Supplier/Vendor Risk Management**   * Engaged in a key corrective action plan per the MRA (material requiring attention) issued by **OCC** (Office of Comptroller of Currency - a Regulatory body) and guidelines by **CFPB** (Consumer Financial Protection Bureau) for assessing the Vendor Risk/ Supplier Risk for a leading investment bank’s critical activities. Experience with **Regulatory Risk**/ regulatory examinations/expectations. * Performed gap analysis and updated corresponding Responsibility-Accountability-Consulting-Information matrix to ensure that the bank’s Supplier Risk Management policies and procedures are consistent with the guidance outlined by the OCC regulations and assisted with audit preparation for compliance with OCC and CFPB. Advised on bank’s Supplier/ Vendor Risk Management **Policy revisions**, **governance**, contingency frameworks and risk appetite alignment. * Drove the marathon meetings for in-depth information gathering from CxO/ Director level heads of all reportable Region/Sector/Country/Business lines (including Global Cards and Institutional Clients), Third Party Credit Risk team, Legal, Compliance, Continuity of Business (CoB), Information Security and Procurement teams, articulating additional responsibilities per the OCC guidelines and educating them on business and functional aspect of newly built Risk Tiering Engine. * Designed workshop process and governance for creating bank-specific scenarios/ **scenario analysis** for Operational Risk Management. * Defined a **statistical approach** towards **Operational Risk assessment/ Supplier Risk Management** by quantifying key risk factors in each activity within a business process for service provision * Obeying the principles of the **COSO and CORAS frameworks**, developed **Third Party Risk Assessment** Tiering Engine/framework/ **Risk Model** to measure, control and manage the Investment Bank’s Supplier Risk (**Inherent and Residual Risk)**. Wrote a white paper on same. Outlined model risk-management practices. Operational Risk Modeling. * **Financial Modeling / Quantitative Model Documentation/Writing**: Documented the entire modeling process and model input/output parameters, defined **Risk Weights** and subsequent calculations with precision. Identified technical issue and worked with model validation team, communicating on statistical and quantitative topics incorporating their feedback. Co-ordinated with modelers, stakeholders both intern and external to the team, model governance team and Regulators. Documentation was presented to the regulators. * Organized the Model Risk Governance Council meetings for model approval recommendation * Prepared Supplier Risk Reports (Tiering), going an extra mile of calculating the Risk Score/ Risk Tier (for Third Party Supplier relationships) manually until the model calculations were automated. * Conducted Board and senior management education sessions. Provided expert advice to CIOs and Risk Officers on correctly populating the Risk Assessment Questionnaire to determine the Risk Score and Tier * Assisted in preparing formal response to regulators' (OCC) questions. * Developed and documented business-as-usual production processes for ongoing use by internal teams and external information sharing purposes. * Created BRD, FSD/Functional Specifications and decision trees. * Designed the end-to-end Supplier Onboarding UAT Test Plan for a complex ‘11 step Supplier Assessment Approval Workflow’ seamlessly distributing the test scripts between Stakeholder volunteers from various Regions/Sectors/Countries/Businesses and dedicated testing team. * Worked closely with IT developers, building the SQL and Access models. * Trained 3 bank internal and 6 vendor (GRC platform - MetricStream) resources on the said Risk Model in less than 2 months. * Knowledge of standard Risk Management & Control frameworks of **COSO**, **COBIT**, and regulatory guidelines including **OCC**, **Federal Reserve Bank (FRB**) and **FFIEC**, **Basel** **II** / **ICAAP** | | **Cognizant Technologies Solutions Nov, 2011- Aug, 2013**  **Senior Associate - Projects**  Client: Leading Financial Services Bank (J P Morgan), USA Nov, 2011- Aug, 2013  **Project: Risks and Controls**   * Identified, analyzed and translated regulatory, business and compliance specifications into solutions. * Worked with the Corporate Operational Risk (COR) group to gather Requirements for identifying, accounting and tracking Corporate Risks, Compliance, Audit, vulnerability, **Corporate Controls** and **Action Plans**, **Risk Remediation Assurance Plans / Risk Acceptance Plans** and Management for security and Business Operations Risks across the Investment Banking division of the Bank * Worked with Operational and Technology Risk Management stakeholder group and other key stakeholders to demonstrate how enterprise and operational risk governance interacts with risk and control assessment processes, monitoring Key Risk Indicators (**KRI**), Key Performance Indicators (**KPI**), formulated risk appetite statements, developing and updating **Key Risk profiles**, collecting **Loss Event data**, loss monitoring, modeling, regulatory capital calculations and risk reporting to form an overall risk framework. * Worked on core areas like Vendor Exit Strategy, Customer Complaints, Vendor Performance Monitoring and Supplier Dependency. * Formulated the Material Risk Assessment Framework of the investment bank that enables the global Operations and Technology Risk Officers Committee to report residual Material Risks consistently across sectors, regions and global functions. Identified top 10 **Material Risks**. For each Material Risk, defined the Risk Assessment and Tier, Impact and Scope, Mitigation and Prioritization * Developed metrics for quantifying associated business value for the enhanced ‘**Third Party Risk**’ maintenance module for a budget of 2.5 million USD * Designed an extensive module, documented requirements for Assessing the Compliance of ‘Third Parties’ as per the Bank’s Operational Risk standards * Set up an Agile Software Development lifecycle terminology and methodology for interfacing ‘Third Party Risk’ module with the ‘Operational Risk Oversight’ application * Liaised between technical and business teams for obtaining status/updates as well as sharing best practices. * Documented and managed the effects and impacts of requested changes to existing Operational Risk systems and applications; identified and communicated project associated risks * Created Low fidelity/High fidelity wireframes for entire ‘Third Party Risk’ Management Module * Developed Use Cases/Epics, detailed user stories/ product backlog from scratch for the ‘**Third Party Risk Oversight’** module. * Coordinated the implementation of system changes with business users and developers, managed end to end testing in QA. * Worked closely with Enterprise and Data/ Solution Architects to identify data sourcing strategies * Produced multi-facet **Risk and Control Reports** using **Business Objects**. | | |  |  | | --- | --- | |  |  |   **Tata Consultancy Services Limited June, 2008 to Nov, 2011**  **Senior Business Analyst**  General (off-project):   * Prepared demos and request-for-proposals (RFP) into prospective Capital Markets, Media, Entertainment and Transportation Master Data Management (MDM) Clients all the while providing subject matter expertise. * Closely supported sales to understand client needs and provided templates for viable MDM solutions   **Client: Leading P&C, Professional and Speciality Insurance firm (AIG), USA**  **March, 2011- Nov, 2011**   * Data Quality Assessment Lead * Requirement gathering for Quality tool implementation * Validating and improvising the data transformation business rules * Brief analysis of data, processes and architecture related data issues   Client: Leading French Insurance Giant (AXA Equitable), USA March, 2010- March, 2011   * Gathered Business benefits interviewing the key CXO stakeholders * Lead Business Analyst team in planning and implementing the Master Data Management Hub with focus on Customer and Product Information Management * Analyzed the existing legacy systems, data lineage, data transformations rules and documented Business and Functional requirements for implementing the Master Data Management Hub * Mapped the Business benefits to the functional requirements * Developed Customer Reference Data Strategy * Lead the team involved in establishing and institutionalizing a Data Governance Module * Drove Master Data schema design * Developed detailed core phase schedule * Arrived at overall cost for core phase * Help assisting IBM Infosphere Information Server, IBM Infosphere Information Analyzer installation * Worked closely with users to ensure the project meets business needs and final approval of the Design Specification   Client: Leading Credit Rating Company, (Moody’s) USA Sept, 2009- March, 2010   * Formulated a complete high and low level Metadata Management plan and a high level Data Governance approach for the organization working closely with Enterprise IT Directors * Formulated Business Glossary on IBM Information Analyzer for complete metadata for the firm’s Banking, Billing, Rating and Structural domains. Got the same validated at technical and Business levels * In partnership with the Data Architects (solution architect), defined specific data element business definitions, valid values & quality rules * Conducted end user training for the IBM Information Analyzer * Created project plans, estimating costs, schedule and resources along with project risks, issues, assumptions and dependencies and risk mitigation strategies   **Client: Leading Microfinance Bank (Compartamos Banco), Mexico City, Mexico June, 2008- Sept, 2009**   * Conducted user interviews and JAD sessions to get an understanding of the client’s business process * Established a Data Quality program for the purpose of Product Information Management ensuring maintenance data quality over time for the client’s three major products: Insurance, Credit and savings * Profiled the bank’s credit, insurance and savings account data in great detail. * Defined the Data Quality Metrics. Assessed the analyzed data against the defined Metrics * Developed Customer Reference Data Strategy * Designed business rules for Standardizing Insurance, Credit and Savings data and implemented the same via IBM Quality Stage * Developed business rules for Addresses standardization for Mexican domain right from scratch * Customer Education: Educated different stakeholders on concept and benefits of Information Management (IM) * Took part in the preparation of Project plan, User acceptance testing * Monitoring Data Quality project progress and performance and proved Status Reports to the project sponsor * Got a detailed understanding of business functionality and took the responsibility of preparing the Functionality Test Plan which was used by testing team while doing their testing process * Prepared Integration Test Plan. | | | | | |
| |  | | --- | | **Infosys technologies Ltd., Pune, India Aug-2005 to May-2007**  **Software Engineer** | | Client: Leading Communications and Service Provider (British Telecom), UK Aug, 2005 to May, 2007   * Extensive Data Analysis * Prepared test plans and conducted Regression Testing, System Integration Testing (SIT) and facilitated User Acceptance Testing (UAT) | | | | | |
| **Software Skills**   * Business Intelligence Tools: COGNOS, GRC (Governance, Risk and Compliance) Tools – MetricStream, Archer * Reporting Tools: Business Objects, Regulatory Reporting – Axiom SL (Controller View), Tableau * Master Data Management Tools: IBM Information Server (IIS), IBM Information Analyzer, IBM Quality Stage,   IBM Data Stage, IBM WCC, IBM WPC, iWay Data Quality Center, iWay Data Migrator   * Agile Method Tools: JIRA * Business Modeling Tools: MS Visio, Rational Requisite Pro * Microsoft Office tools: Access, Excel, PowerPoint, Word, Access, MS Project, MS SharePoint, MS Excel:   Pivot Tables   * Project Methodologies: Software Development Life Cycle (SDLC), Agile (Scrum), Waterfall * Bug Tracking/Testing Tools: HP Quality Center, Mercury Interactive’s Test Director * Hands on : SAP, SQL   **Subject Matter Expertise**   * FR Y-14A / FR Y-14Q / FR Y-14M for CCAR / DFAST Regulatory Reporting/ BCBS 239 by Basel Committee and the Financial Stability Board (FSB), FR2052a * Liquidity Risk * OCC / CFPB / FFIEC Guidelines for Vendor Risk Management / Supplier Risk Management * COSO & CORAS Frameworks * Basel II / ICAAP guidelines * HIPPA | | | | |
| Education | | | | |
| **June, 2007 – May, 2008** | Master of Business Administration (M.B.A.) *Major: IT Management*  S P Jain Center of Management, Singapore | | | Singapore |
|  | * Special Group Project: Identifying the best methods/mediums to engage the IT professional in the Gulf market with Microsoft, Dubai | | |  |
| **August, 2001 – July, 2005** | **Bachelor of Technology (B. Tech.) *Major: Chemical Engineering***  Harcourt Butler Technological Institute, Kanpur, Uttar Pradesh Technical University, India | | | India |
|  | * Executed project “Flash Heat Recovery from Condensate Tank” at Jubilant Organosys Limited, Uttar Pradesh, India * Executed project “Mixing Studies in agitated vessel and packed column” at Indian Institute of Technology(IIT), Delhi | | |  |