

**Prabal Trivedi**

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**SUMMARY**

- Overall 11+ years of experience in Banking & Financial Services, BFS Analytics, catering to analytical requirements of the Banking Clients in the area of Enterprise Risk and Performance Management by digital transformations
- My experience being a banker helped me in leveraging my functional skills in the role of Business Analyst into end to end delivery of IT implementation projects in BFS Analytics
- Experienced in implementing Analytical Solutions for Asset Liability Management, Liquidity Risk Management, Funds Transfer Pricing, Profitability Management, and generating reports for Institutional Performance, Regulators & Ad-hoc MIS
- Experienced in gathering business requirements for various reports, understanding the data points, creating reports for BASEL III LCR & NSFR ratios, Structural Liquidity Statement, Interest Rate Sensitivity (TGA/DGA) and other regulatory & ad-hoc reports
- Analysis of reports with business users and to verify the results as per various configurations like behavior patterns for perpetual products, prepayments/early redemptions for amortizing instruments, forecast interest rate scenarios, haircut for assets as per BASEL III norms
- Creating Business Requirement and Functional Design documents for various implementations via end to end business user interactions. Using SQL to analyze data for various reporting and analytical requirements.
- Excellent leadership skills, task management & coordination capabilities with different global teams and departments of organization, to ensure delivery of big transformation projects
- Experienced in automating the complex risk and performance processes with help of Standard Analytical Applications like OFSAA (Oracle Financial Services Analytical Application) and custom applications like Value Reporter for Client Profitability
- Experienced in giving Project Demos, Application Walkthrough, POC and coordinating with Presales team for bidding and RFP related activities

## PROFESSIONAL EXPERIENCE

### 1. HCL Technologies Ltd

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**Project** : Client Profitability Reporting System  
**Client** : ING Bank, Netherlands  
**Duration** : April 2020 onwards  
**Role** : Customer Journey Expert

#### **Responsibilities:**

- Currently working in ING Bank project and looking after the implementation of Value Reporter (VR) Application
- VR is an analytical custom application designed for calculation of client profitability and providing the data for analytical reporting
- Responsible for gathering requirements from Stakeholders of the bank for client profitability calculations and documenting the same in BRD
- Modelling the requirements in VR application, designing data models, FSD's and helping technical team members to understand functional requirements for coding
- Creating logical functions, calculations, expense allocation so as to achieve required Monthly/Quarterly/ YTD Profitability figures
- Verifying the results of the profitability calculations and doing Functional Acceptance Testing
- Stakeholder Management, designing Datamart for providing data to various reporting tools

### 2. JMR Infotech

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**Project** : OFSAA ALM, LRM  
**Client** : Equitas Bank, Chennai  
**Duration** : February 2019- Jan 2020  
**Role** : Senior Lead

#### **Responsibilities:**

- In parallel to OBC project also working on ALM and LRM requirements of Equitas Bank for implementation

- Identifying the instrument tables for Data Mapping exercise, meeting with business users to identify the data points available for ALM/LRM processing and reporting
- Consulting on various aspects of maintaining the Metadata Hierarchy as bank already has the BASEL module in place
- Charting out an implementation plan for ALM and LRM implementation for regulatory reporting i.e. SLS, IRS, LCR, NSFR etc.
- Engaging with business users to capture various requirements for configuration of application so as to get desired results
- Planning of testing strategy for result validation and engaging business users in test plan so as to move the application asap in production

### 3. JMR Infotech

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**Project** : OFSAA ALM, LRM, FTP, PFT, LLFP (IFRS9) Implementation  
**Client** : Oriental Bank of Commerce, Gurgaon  
**Duration** : January 2018- Jan 2020  
**Role** : Senior Lead

#### **Responsibilities:**

- Working in the role Lead BA handling a team of 7 resources, overall project management, activity tracking, elicit detailed project plan, cost control and ensuring timely completion of milestones
- In the role of Lead BA for implementation of OFSAA ALM, LRM, FTP, PFT, LLFP modules, guiding a team of BA's in requirement gathering, BRD preparation, understanding reporting & data requirements, preparing detailed application design documents and getting sign-off's
- Conducting meetings for requirement gathering with the business users, and helping the team how to fit the requirements into the solution, in order to get the desired reports
- Involving the team in Data Mapping exercise with ETL team for modules in scope to understand the data requirements for the solution and the get relevant data fields mapped from source tables to target tables
- Finalizing the dimensions and building the hierarchy for the key processing dimension based on the business requirement from the bank to facilitate bank with multi-dimensional view of various regulatory and ad-hoc reports
- Assisting team in creation of various Liquidity and IRR time buckets, forecast scenarios, prepayments for generation of cash-flows, defining haircuts, stress cases under contractual and BAU runs, and other configuration parameters

- Involved in guiding the team to understand the various data requirements for regulatory reports (SLS, IRS, TGA, DGA, LCR, NSFR), various ad-hoc reports, designing of dashboards and finalizing the reports basis the overall project scope as agreed with the bank

#### 4. JMR Infotech

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**Project** : OFSAA ALM, FTP, PFT Implementation  
**Client** : Bank South Pacific, Papua New Guinea  
**Duration** : April 2017- December 2017  
**Role** : Senior Business Analyst

#### **Responsibilities:**

- Requirement gathering and documenting the same as BRD GAP analysis to fulfill the customer requirement
- Finalization of reports, creating multi-dimensional reports, designing of dashboards and business user training
- Understanding the data points for various reporting requirements and accordingly build customized regulatory and ad-hoc reports, to facilitate customer with multi-dimensional reports for better business decision making
- Generating cash-flows using ALM module, moving from GL level to account level processing and reporting
- Streamlining the process for FTP calculation moving from balance sheet items to the granular level i.e. at each & every account level,
- Profitability processing using top-down approach by allocating costs at each account level and enabling bank to view multi-dimensional Profitability statements
- Preparation of key processing and reporting dimensions (GL, COA, Org Unit, Product) and customized dimensions (LOB, Customer, RM)

#### 5. JMR Infotech

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**Project** : OFSAA ALM, FTP Implementation  
**Client** : Offshore Development, Client POC  
**Duration** : July 2016- April 2017  
**Role** : Business Analyst

### **Responsibilities:**

- Discussion with business users, requirement gathering, gap analysis, BRD documentation and taking sign-off from client
- Understanding various business & reporting requirements and documenting them in BRD for freezing the scope
- Creating various regulatory and MIS reports basis business requirements and understanding on the availability of data from source systems
- Understanding client new requirements and providing a solution to them accordingly, so as to enhance to the performance of the system
- Creation of new business rules for ALM and FTP processing for generation of results on new business data
- Creating filters across hierarchies of product dimension in order to select only the required data having homogeneous product characteristics to execute FTP & ALM processes
- Interest rate and exchange rate management, currency setting and updating the historical data for same under Rate Management
- Creation of Liquidity and IRR time buckets, forecast scenarios for generation of ALM cash-flows
- Defining product characteristics and behavior patterns of different products and updating the same in OFSAA ALM
- Preparing process id's for generation of cash-flows and NII basis product combinations by capturing the configured parameters and getting results in various result and instrument table

### **6. Kotak Mahindra Bank**

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Period: July 2014 – July 2016

Grade: Manager

Worked as a Branch Operation Manager in the recently merged entity ING now Kotak, and headed a team of 5 people, with day to day banking activities, banking operations, customer service, and other aspects of branch banking, audit and compliance in the Retail Operations Department

## 7. Axis Bank

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Period: April 2014 to June 2014

Grade: Manager

Worked at Axis Bank Gwalior (branch of GL size INR 145 crores approx) as backup operation head in grade of Manager from April 2014 to June 2014, looking over day to day branch operations.

## 8. ICICI Bank Ltd

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Period: August 2009 to March 2014

Grade: Assistant Manager Band II

Joined ICICI Bank Ltd as a Probationary Officer (PO) in August 2009, a bank offering whole range of banking products & services, worked as customer service manager handling operations & customer service in Retail Banking Operations of the bank.

## SKILLS

- OFSAA Enterprise Performance & Risk Management ALM, LRM, FTP & PFT, IFRS9
- Requirement gathering, BRD, Business Analysis, Reporting & Analytics
- Banking Product & Services, CASA, Deposits, Treasury, Trade & Finance
- Audit & Compliance, Internal Audits, SOX Compliance
- KYC, Anti money laundering policy and reporting, EDD, STR
- Cash Management Services, CTS/ Non-CTS Clearing of Instruments
- Functional knowledge of FINACLE, FCRM & SIEBEL and other Banking Softwares
- Good Knowledge of SDLC, MS office, Windows, Oracle 9i, SQL

## ACADEMIC CREDENTIALS

Qualification	University / Board	Majors	Year of Completion
Master of Business Administration (MBA -X)	Narsee Monjee Institute of Management Studies (NMIMS)	Business Analytics	Pursuing
Post Graduate Diploma in Banking (PGDB)	Manipal University	Banking	Nov-2009
Bachelor of Technology (B.Tech)	Uttar Pradesh Technical University	Information Technology	July-2008

## PERSONAL INFORMATION

- Languages Known: English & Hindi
- Competencies: Team worker, leader, multi tasking, punctual and disciplined
- Interests: Music, Travelling, Outdoor sports, Social Networking