Curriculum Vitae – Abridged (R K Singh)

Name	Rajiv Kumar Singh
Degree	BScHonours (Actuarial Science)
Job Title	Product Owner & CIB Change Manager: Africa Risk
Nationality	South African
Passport	South African
Date of Birth	28 March 1986
Gender	Male
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Work Experience

Brief Bio.

Rajiv has 12+ years of financial services experience working in different roles within Credit Risk; from PD, EAD, LGD, OTC derivatives statistical modelling for economic and regulatory purposes; and working on special projects. Over the last 6 years, he has worked on tactical and strategic risk management systems across the African continent. He has also worked on the end-to-end life cycles in the following areas: product (system) development; project management (agile and waterfall); change, process, system management and implementation. A key project has been the Barclays/Absa systems decoupling for the pricing and risking engines (for Corporate & Investment Banking) for the over-the-counter derivative trading book.

Rajiv has a quantitative background with an Honours degree in Actuarial science from the University of the Witwatersrand. He is also a member of Actuarial Society of South Africa (ASSA) and Institute and Faculty of Actuaries (IFoA), the deputy-chair of the ASSA Systems and Technology Committee and part of the IAA Banking Working Group. He also has done various volunteering initiatives.

Absa Group Limited – Absa Capital

September 2013 - Present

Product Owner & CIB Change Manager: Africa Risk

- VP (Senior Manager) at Absa Group Limited's CIB – Credit Risk.
- Product Owner – Front Arena Credit Limits & CCR Data & Infrastructure.
- Former system process owner – ACM Facility Letter Generation.
- Ongoing BAU changes and support for Front Arena Credit Limits.
- Involvement in strategic, tactical & regulatory projects across Africa.
- Securing funds and resources for project deliverables.
- Involved in the end-to-end change and project life cycle.
- System architecture, strategies, upgrades & processes.
- Target operating model design, implementation and processes.
- Member of the Counterparty Credit Risk Management forum.
- Member of the New Products Approval & Amendments forum.
- Member of various project steering committees.
- Member of the monthly Africa Regional Office ManCo for Markets.
- Data and infrasurtcure principles inlcuding RDARR and BCBS239.
- Caretaking the RWA reporting and IFRS9 process for data and systems.
- Currently 1 direct report, various matrix reporting lines.

Project: July 2016 – Present

Project Valpre – Project Sigma - CCR (Counterparty Credit Risk) Stack:

- Product Owner (Credit) and Change Manager. +/- 35 project people.
- Co-project implementation with xVA Front Office systems changes.
- Deals: +/- 55,000. Notional value: R55billion. Operations: 11 (across AGL).

Project: July 2016 – December 2017

SACCR (Standardised Approach to Counterparty Credit Risk):

- BCBS279. Project value: R8million. EAD: R300m. Projected to reduce RWA.
- Change management lead for the ARO data reporting to the SARB.
- System ready for Production and SARB reporting.

Project: July 2015 – December 2017

Post-Sanctioning Fulfilment - Facility Letter Automation:

- Implementation of Algo Credit Manager (ACM) in ARO. Project value: R14million.
- Portfolio of facilities: 10 countries, approx. 8,000 credit facilities.
- Operational efficiencies. Turnaround time reduction from 1.5 hours to 15minutes.

Project: Sept. 2013 – June 2015

Project Alpha - Front Arena Credit Limits:

- Credit Risk lead & Product Owner for the roll out of Front Arena Credit Limts throughout all the Barclays Africa Group Limited's Rest of Africa operations.
- Travel to the above countries 1 – 2 weeks at a time throughout the project.
- Total project cost: R25million. Portfolio value: +/- 3,000 deals; >R5bn notional.

November 2016 - June 2018

Board of Directors

Brightest Young Minds NPO

- Member of the Board of Directors.
- Head: Finance & Legal sub-committee.
- Member: Partnerships & Funding sub-committee.

July 2010 – August 2013

Standard Bank Group – CIB division

Counterparty Credit Risk Analyst

- Developing, specifying, testing new credit risk derivative methodologies.
- Quarterly stochastic model re-parameterisation (volatilities, multifactor model weights, correlations, hazard rates, proxies).
- Risking of derivatives across various asset classes (FX, Equities, Interest Rates, Commodities, Credit Derivatives, and Base & Precious Metals).

Project: May – October 2012

Murex EQD to Sungard Adaptiv Credit Risk (ACR) system – trade feed.
Project value: approx. R5million. Portfolio size: +/- 5,000 deals; >R5bn notional.

January 2008 – June 2010

FirstRand Group Limited – FNB Homeloans division

Actuarial Analyst

- Credit risk modeling (PD, EAD, LGD) - One Account portfolio (approx. R10bn).
- Economic and regulatory capital and provision calculation and monitoring.
- Basel II, IAS39 reporting, SARB submissions: long and short form.

Education

2015

South African Institute of Financial Markets

Registered Persons Examinations (including Derivitives)

2010

Institute & Faculty of Actuaries (IFoA) – U.K.

Postgraduate Diploma in Actuarial Techniques

Core Technical Subjects 1 to 9.

2007

University of the Witwatersrand

BScHounors(Actuarial Science)

Subjects: Actuarial Management, Finance & Investments A, Life Insurance.
Research topic: related to the health care insurance industry.
Postgraduate Honours Merit Award.

2003 – 2006

University of the Witwatersrand

BSc(Actuarial Science)

Subjects: Economics I, Applied Mathematics I, Mathematics I & II, Mathematics of Finance, Actuarial Business Applications, Mathematical Statistics I - III, Actuarial Science I –III; University Entrance Scholarship, Barnato Hall Residence House Committee, Tutor.

2003

St Henry's Marist Brother College (Durban)

IEB examinations: 8 subjects (6 A's, 2 B's), Matriculant Valedictorian.

Certifications

Other exemptions	ST5 – Finance & Investments A – Institute & Faculty of Actuaries.
2016	Lean Six Sigma (White Belt) – internal Barclays' accredited certification.
2016	Risk Knowledge Passport – internal Barclays' certification accredited by the IRM.
2019	APMG International change management foundation certification.
2019	Managing Successful Programmes (MSP) international foundation certification.

Other Activities

2010	Actuarial Society of South Africa (ASSA) Student Liasion Committee.
2015	Graduate of the ABSA CIB Academy (Markets – Sales & Trading) & HiPo programme.
2016 & 2017	Actuaries Without Frontiers – Lead: iMali financial literacy project & online platform. Mentor
2016 & 2018	for a BizSchools graduate & junior PCG employee & university students.
2017, 2018 & 2019	ASSA Systems & Technology Committee member & IAA Banking Group member.
2018 & 2019	Board of Trustees – sectional title property complex in Sandton.

Competencies & Skills

Systems

Systems – Credit Risk (FIS Adaptiv Credit Risk & Analytics, Arena Credit Limits, IBM Algo Credit Manager, BVD Commercial Credit Ratings System).

Systems – Data (SAS Base & Enterprise, Asset Control, MS Access).

Systems – Front Office (FIS Front Arena, knowledge of: Murex, Calypso, Infinity).

System management, integration, user acceptance, workflows, upgrade, testing.

User interface & experience, workflow design & software development life cycle.

Change implementation, contract renewals, negotiations & service level agreement.

New systems RFI, RFQ, RFP requirements, processes and procedures.

Banking

Banking and markets principles.

Credit and risk methodologies & principles.

Credit processes & process implementation.

Trading and banking book products & life cycle.

Management

Task, team, project and change management.

Performance appraisals, change & stakeholder management.

General project coordination, planning, management & life cycle.

Project implementation strategies & project accounting.

Business process & workflow management, business cases, budgeting, planning & management, business acumen, training & presentations.

Communication (written and verbal) – English (native), Afrikaan (elementary).

Data & business analysis & reporting.

Project and risk reporting, vendor management.

Technical

Markets & derivatives (operations, pricing, risking).

Market data (and management) for model usage and pricing.

Derivative pricing & risking methodologies.

Actuarial methodologies & quantitative analysis.

Credit risk statistical modelling (PD, EAD & LGD).

Cyber risk quantification, management, mitigation.

Agile, scrum, lean six sigma & waterfall project methodologies.

Coding (SAS, SQL). Knowledge of: MatLab, VBA, VB scripting, Excel Macros, Python, HTML, CSS, SaaS, Java, JavaScript, XML, R, Delphi, Git, Command Line, C#, AWS, Cloud, ERP, SAP. Blockchain, cryptocurrencies and ICOs.

References & Academic Transcripts

Available on request.