utkarshhrd@gmail.com

# Product Manager/Operation's & technology/ Business Analyst

#### CAREER SNAPSHOT

- An MBA professional with 8 years of work experience in core banking and payment system which includes RETAIL BANKING, LOAN MANAGEMENT SYSTEM, CASA, CORE BANKING SOLUTION, CLEARNING SYSTEM, PAYMENT BANKS AND WALLETS, NEFT, RTGS, RECONCILIATION, MERCHANT RECONCILIATION, CTS, NACH, ATM, POS, DEBIT CARD MANAGEMENT SYSTEM, DEBIT CARD, PREPAID CARD, NFC CARDS, RFID CARDS, PREPAID PAYMENT INSTRUMENTS, AUTOMATIC FARE COLLECTION SYSTEM, METRO RAILS, METRO BUSSES, ISO 8583, ISO 20022, HP NON STOP TANDEM SERVER, ELECTRONIC FUND TRANSFER(EFT), FINACLE 10, TCS BANCS24, ACI-BASE24, COBOL85, ISSUEANCE & MERCHANT, TIBCO (API) TESTING, SOUP UI, SAP CRM, ER& DR, DR SITE, PAYMENT SWITCH (CARDTEK), PAYMENT SWITCH(ACI-BASE24), PAYMENT SWITCH(FISERV), ISO8583 messages, PARAGON SIMULATORS, WHITE PAPERS.
- Working as BUSINESS ANALYST (OPERATION'S & TECHNOLOGY) FOR PAYCRAFT.
- Worked for Core Banking, Electronic Payment Systems, IT Support & Business Analyst and high-performance technology solutions to meet challenging business demands and possess Extensive qualifications in all facets of information systems methodology from conceptual design & development, implementation, Testing to user training, quality review, and enhancement.
- Worked extensively with top Indian bank, STATE BANK OF INDIA and Fiserv Inc. of Fortune 50, TATA CONSULTANCY SERVICES(TCS)and Financial Software Systems Pvt Itd.
- Extensive experience in roles such as Project coordinator, Business Analyst, Project
  Management, Project Implementation and Testing with excellent knowledge to the full
  Software Development Life Cycle (SDLC) methodologies and Testing Life Cycle (STLC), frame
  works and processes.
- Experienced in managing requirements from project inception through release.
- 5 years of experience as working as a Business Analyst
- 5 years of experience as working as a Project implementation which includes
   Core banking Solution, HRMS payroll, Bio Metric Devices for Users
- Team player and self-starter with excellent communication, coordination, project management and interpersonal skills. Experience in Payment Card Industry.
- Demonstrated excellence in overseeing, managing, developing and tracking integrated multitrack programs of multiple projects with implementation and deployment.
- Expertise in concepts of end-to-end implementation from scope management to activity sequencing, effort & quality management in line with company's guidelines, standards & norms.
- Adroit in holding review meetings to ensure timely completion and delivery of the project to the client.
- My motif is to make an organization benchmark in the field at a global level by improving the process and system by capitalizing on education and practical experience in best possible way.
- EMV, Tokenization & NFC, Credit Card, Debit Card & Prepaid card, Merchant Onboarding System, Issuing & Acquiring, HSM Keys, Qspark, emv chip, online offline concepts, Cardtek base24 system. Aci base24,

#### KEY SKILLS

Project / Delivery Management Maintenance/ Application Support

Product Management / Client Interaction/Requirement Gathering

People Management / Training Software Development Life Cycle

Designing / Coding Testing / Implementation

Team Management Documentation / System Integration

## KEY ACCOMPLISHMENTS ACROSS THE CAREER

- Our Team received award for CBS- NABARD Project Implementation from Chief Minister of MP, Mr. Shivraj Singh Chauhan. 2013
- Actively participated in IBM "Super Star Idea Contest 2011" and the idea and project both were selected by IBM and Partner in 2011 at international level.
- Promoted to Fiserv development team in 2009
- Successfully deputed to Oriental Bank of Commerce as a Shift In-charge. 2008

#### CAREER HIGHLIGHTS

Since 18SEPT'17 (TECHNOLOGY & OPS) PAYCRAFT, Mumbai

**BUSINESS ANALYST** 

PROJECT- BANGALORE METRO BUS & KOCHI METRO RAIL LTD. (AFC SYSTEM)

CLIENT- AXIS BANK PROJECT(Issuance)

**ROLE- BUSINESS ANALYST (OPERATION'S & TECHNOLOGY)** 

## **JOB PROFILE-**

- Requirement gathering & documentation
- Converting requirement into detailed functional specification document
- Interact with the relevant stakeholders and subject matter experts in order to understand exiting setup and changes with impacts
- Gap analysis
- Handling closed and open loop cards
- Handling closed loop and open loop transactions.
- Handling Automatic Fare Collection system (AFC)
- Mitigate the gaps by working closely along with the backend teams
- Timely reporting of agreed parameters to various stakeholders including senior management, internal team and cross functional departments
- Act as a Technology SPOC for AXIS BANK and for internal and external organizations.

- Change management, change request, reports.
- Hands on experience in Credit/Debit/Prepaid cards.
- Acting as a Solution Manager.
- QR code Ticketing System, Card Messaging System.
- EMV, Tokenization & NFC, Credit Card, Debit Card & Prepaid card, Merchant Onboarding System, Issuing & Acquiring

HSM Keys, Qspark, emv chip, online offline concepts, Cardtek base24 system. Aci base24,

Since jan17 TO jun2017 ENGINEER

Since jan17 TO jun2017 QUALITYKIOSK, Mumbai

SR. TEST

# **Project- CITY BANK RM VEDIO CHAT AND CONFERENCE**

ROLE- SR. TEST ENGINEER

JOB PROFILE-

- Writing Test Cases, Test Scenario from BRD, SRS, FLOW DIAGRAMS,
- Understanding the full process and explaining it to Jr Team Members.
- Checking and reviewing the task of Jr. Staff members

# Project - United Arab (U.A.B) IVVR System.

ROLE- SR. TEST ENGINEER

JOB PROFILE-

- Writing Test Cases, Test Scenario from BRD, SRS, FLOW DIAGRAMS,
- Understanding the full process and explaining it to Jr Team Members.
- Checking and reviewing the task of Jr. Staff members.

### Project- Reliance Jio payment bank and Wallet

**ROLE- SR. TEST ENGINEER** 

JOB PROFILE-

- works closely with software engineers to build quality by ensuring proper test and code coverage.
- participates in project-level reviews, walkthroughs and inspections; conducts test reviews for plans, requirements, cases, and raises process improvement opportunities.
- reviews analysis to ensure adherence to quality standards.
- create test scenarios, Test Cases from BRD, SRS diagrams, flow chart.
- oversees and provides technical support to junior team members may manage smaller project/initiatives as an experienced individual contribute with specialized knowledge within assigned discipline

Since Jun'12 to DEC2016 CEDGE (SBI-TCS Enterprise), Mumbai Assistant
System Analyst

#### Role:

- In this organization, I am participating in the testing and implementation of all software, upgrades and rollout of new features; coordinate all user testing and parallel run activities. I am demonstrating strong oral and written communication skills, with the ability to communicate technical topics to management and non-technical audiences, as well as interface with the customers & stakeholder on a daily basis. I am also handling Support Deliverable Management Project Operations support Project / Service Mgmt.,
- Overseeing major projects viz. designing, implementing and deploying complex systems devise.
- Mentoring team and coordinating with developers.
- Liaising with the client and gathering the information.
- Accountable for studying, analyzing and providing suggestion of the tools as per the business requirement to improve the business process.
- Taking part in the testing & implementation of all system upgrades and rollout of new features;
   coordinating all user testing and parallel run activities.
- Coordinating technical topics to management and non-technical audiences, as well as interacting with the customer on a daily basis.
- Managing Support Deliverable Management Project Operations to support project / Service Management Tooling Resource Management Support Resource Roll-on / Roll-off Support Resource.
- Responsible for preparing requirement documentation, finalization of functional specification document with vendor partner, Test Cases, Testing, User Manual, etc.
- Communicating with internal teams (IT/Business/Operations) to complete the issue / project related task in a time bound manner.
- Doing discussion with vendor partner to close the requirement understanding and related sign-offs.

## **Key Projects Handled:**

#### NABARD Core Banking:

- In this organization, I am participating in the testing and implementation of all software, upgrades and rollout of new features; coordinate all user testing and parallel run activities. I am demonstrating strong oral and written communication skills, with the ability to communicate technical topics to management and non-technical audiences, as well as interface with the customers & stakeholder on a daily basis. I am also handling Support Deliverable Management Project Operations support Project / Service Mgmts.,
- Handling core banking operations for MP state with project implementation and business analyst role

#### **UTGB RRB STATE BANK OF INDIA:**

Handling core banking operations with project implementation and business analyst role Implementation of software's for the clients i.e. 2000 branches.

#### **HRMS-Payroll:**

Responsible for testing application of payroll with project implementation and business analyst role

Implementation of software's for the clients i.e. 2000 branches.

## **Networking:**

Windows Server 2003, Antivirus(Escan), Email configurations, IT and Networking, Implementation of software's for the clients i.e. 2000 branches.

Oct'07-Apr'09 <u>Financial Software & Service, Mumbai Software</u> Engineer

## **Growth Path:**

Jan09-Apr'09 ATM LOAD DEVELOPER (Development Team of Fiserv)

Oct'07-Dec'08 Technical Associate (SBI - Core Banking Division & ATM maintenance

Cell)

#### Role:

 Acted as an ATM Load Developer for Fiserv and managed the U.S. Banks as well as worked for various Banks like Florida. Federal Bank & Mississippi.

- Prepared new loads, states and screens for configuration of files for ATM working for NCR & Diebold ATM's.
- Supervised prognosis solved the queries and generated the various reports &special reports, which are given to the banks and information about them.
- Imparted load sharing of different volume according to disk space as well as continuously monitored CPU and Disk Space Utilization.
- Mapped all the ATMs and scrutinizing the connectivity & proper working of ATMs.
- Responsible for generating Debits Cards, Admin Branch Cards and Pins through DCMS of State Bank of India, thereby generating 6 crores cards and also maintained the total cards of every vear.
- Made New Loads, States & Screens for configuration of files for ATMS, configured New Stations, New User and files including:
  - o Checked the connectivity of SBI.
  - o Designed and maintenance of Macros used in TACL and ENFORM for automation processes.
  - o Analyzed of troubleshooting problems and its solutions.
  - o Created backup for Files from Tandem like Transaction Log file.
  - o Structured and unstructured using of FUP (File Utility Program).
  - o Solved of Bank related queries by Use of Enform application.
- Actively functioned all extractors & replicators as well as checked the data in ER \$ DR, ensuring that they work safely.
- Examined troubleshooting problems & solution and maintained macros for various automation processes.

#### **Key Project Handled:**

Title : Merging of State Bank of Saurashtra to State Bank of India

Client : State Bank of India (ATM Cell), Belapur, Mumbai

Team Size : 3 Members
Period : Oct'07-Mar'09

Platform : HP Nonstop Tandem Server, HP Nonstop Kernel, Guardian, Tandem, Tacl,

COBOL85,

BASE 24 ACI, PATHWAY, FUP and SAFECOM

Overview : The project focuses on converting the ATMs of State Bank of Saurastra to State

Bank of India.

#### FREELANCING EXPERIENCE

# Feb'11-Oct'11 IBM Technologies, Bangalore (Freelancer) Project Management

# **Highlight:**

 Actively presented white papers for worldwide super star contest of 2011, the papers and technology were accepted by the company.

## IT FORTE

Operating Systems : HP Nonstop Kernel, Windows XP/NT, Guardian, Windows Server2003

Languages : Tandem, Tacl, COBOL85, BANCS24, BASE24

Database : Enscribe Database (HP NON-STOP), FINACLE 10, BANCS24TCS, AFC

Switch : BASE - 24 (ACI), EPOC (FISERV)

Server : HP Nonstop Tandem Server, Windows serve2003, DR, DR DRILL

**ACTIVITIES.CLOUD SERVER** 

Payment System : NEFT, RTGS, AUTOMATIC FARE COLLECTION SYSTEM. BUS FARE SYSTEM

Tools : Prognosis, Bugzilla, MS-DOS, REDMINE, JIRA.DCMS,PCMS

## ACADEMIC CREDENTIALS

2011 MBA (IT & Marketing) from Bharatiya Vidya Peeth University, Pune

**2007 B.Tech. (Electronics & Communication Engineering)** from (Jawahar lal Nehru technological university, Hyderabad)

## PERSONAL DOSSIER

Date of Birth : 15<sup>th</sup> December 1983

Languages Known: English, Hindi and Telugu