

Professional Summary:

- Over 27 years of experience delivering on application and infrastructure projects and programs of up to \$60m from inception through final implementation with Banking, Wealth Management, State, Healthcare and Technology Companies.
- Consistently improved performance and efficiency of IT groups, turned-around failing projects / programs, re-engineered global processes
- Demonstrated accomplishments in contributing/leading at a strategic level in a complex, matrix environment
- Planned and executed Agile and Lean methodologies across multiple teams and locations.
- Worked with PMO in determining methodology to be used on projects as part of project assessment.
- Expertize in both Agile and waterfall and Lean methodology in delivering project from inception to plan, execute and roll out including deployment and launch with relentless focus on prioritized value, quality and timeline.
- Built high performing teams with ownership and accountability and demonstrated team output through use of Dashboards, BurnDown Chart and Business Value Accumulation charts in Sprint Demo.
- Leveraged retrospective across teams at frequent intervals to push for continuous improvement to improve quality, productivity, process and eliminate waste. Conducted Release retrospective to identify and drive program level improvement.
- Coached Team and management to improve Agile Maturity.
- Conducted Release planning (**SAFe**) involving multiple component team to plan for 5-6 sprints and aligned team objectives with strategic objectives, identify risk and dependencies and demonstrate progress using release and sprint burndown charts
- Work independently with little supervision; make decisions about and prioritize own work
- Lead establishing metrics in conjunction with the program stakeholders to ensure appropriate measures for success are in place and managed to.
- Managing cross-functional, globally distributed IT teams of up to 100 staff
- Strong data governance and project governance skills
- Strong domain knowledge across Development, Data Operations and Technical Operations.
- Strong communicator who is equally at ease with customers, senior stakeholders or junior staff
- Capability to multi-task in a fast-passed environment while meeting critical deadlines

Career Highlights:

Managed Eight Projects on the Hewlett Packard Separation Program using Agile and Lean
Implemented Microsoft Stack, Tableau, BI, Data Warehouse for DDS (Healthcare Project)
Implemented Global Accounting Team for VSP Global – MDM & salesforce – Data Council and Governance
Consulting with AAA Clients on Trading and Risk Systems (Murex, Calypso, Summit, Opics, Sophis, SunGard, Opics Risk and Eagle Eye)
Delivered Bank Fusion Commercial Loans and Deposits Banking platform for ATB Bank
Delivered Opics Trading and Risk platform for JPMC Bank
Delivered DOC1 E Commerce Portal and Two Commercial migration projects for Lloyds Banking Group
Delivered Murex Trading (TOM) in Hong Kong, Singapore, New York and London for DZBank
Delivered core retail banking system T24 EBS and Mobile for Citi Bank
Head of Change for JP Morgan, managed and implemented 141 application change request
Implemented Calypso/Murex Trading/Risk and Openlink Commodities System for Calyon Credit Agricole
Implemented Mortgage and Bank Fraud System for Comerica Bank
Built, designed and delivered operational change for the Barclays PPI Program
Delivered one of the biggest ecommerce migration projects at that time for Scottish Widows/Lloyds's
Built a global Data Warehouse for Barclays Bank (26 business systems)
Project Manager for Barclays Life, Funds and Pensions Admin for 10 years

Education/Training/Certification:

University of East London, BA Business Management, London, UK (Graduated)
Redbridge College, Essex, England
B Tec National Certificate – Business & Finance, Essex, UK
B Tec National Diploma – Business & Finance Essex, UK

Technical Environment:

Project Management Methods:	PMI, Prince 2, Waterfall, BIM, MAP, Lean, Agile, Scrum Master, Lean Six Sigma, Plan view.
Software Development:	Requirements, Design, Implementation, Verification, Maintenance
Systems:	MS Windows, MS Office 365, PMW, Project, TFS Misys Summit, Temenos T24, Sophis, OPICS, Murex, Calypso, Salesforce, MDM, Openlink, Fidessa, Flexcube, JDE Reporting, Webgistix, DMS, Tableau, Microsoft Stack, Workday, Hyperion
Unit Trust:	Rufus, Paxus, Corfax, Palm, SunGard and Solace Market Data, Kondor +, Reuters, Bloomberg

Applications:	Front, Middle and Back Office, Transaction Banking, Risk Management, EBS.
Regulatory Directives	Basel II, Sarbanes-Oxley, MIFID, PPI, Dodd Frank
Certifications	Prince 2, BIM (PMP CSM)
Vendor Management	Wipro, iGate, Infosys, Teradata, FIS, SAP Financials, TCS

Project Experience:

Cogno Consulting – Third Bridge

State of Virginia

November 2015 to April 2016

Agile Project Manager Scrum Master

Transformation of IT Department from Waterfall to Agile SAFe Methodology.

- Worked with IT Director on Agile Plan
- Worked with Product Owners to capture record and prioritize requirements based on methodology used for the project.
- Ran daily Scrum meeting and weekly SOS
- Manage two weeks s prints
- Analyzed current process workflows for exporting Data from TAX system
- Managed changes to the program scope, schedule and costs in order to keep the program on track.
- Recommend a Business Intelligence solution that integrates with a Self-Service Reporting Dashboard
- Coached and mentored staff on Agile
- Managed IT Portfolio Management principles, processes and methodologies
- Set up Data Governance Council and Data Governance policy

ENVIRONMENT: TAX System, Governance, Data Migration, Change and Implementation, Office 365, Agile Coach, Agile SAFe, TFS, Scrum, Sprint Planning

Hewlett Packard (Houston TX)

April to October 2015

Senior Agile (SAFe) Program/Coach Manager – HP Separation Program

With Hewlett Packard being separated into two companies my roles and responsibilities as an Agile Program Manager/Scrum Master was to manage a portfolio of 8 projects. (400 servers moved from Austin to Houston, HP portal, salesforce implementation, decommissioning EDW, BMT project, separation program)

- Managed a Team of 70 Staff - cross functional teams in Bangalore (Development and Testing), Ireland and Houston.
 - Implemented Salesforce system for HP , infrastructure and migration of HPe data from HPi
 - Implemented Workday HR System for HPe with HPe employees data
 - Implemented Data Governance Policy and Council – Roles and Responsibilities
 - Set up community of practice for Scrum Masters, Product Owner and DevOps for sharing of best practices knowledge and accelerate transition from waterfall to Agile.
 - Coached and mentored staff on Agile
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- Designed and executed a focused training plan for Program and Teams with varying level of maturity.
- Improved visibility across teams and program using dashboards, burn downs and community of Practice
- Scrum master for 3 projects
- Managed Scrum Masters and Agile teams to groom and prioritize product requirements.
- Worked with Product Owners to assure requirements are captured and recorded using the appropriate methodology such as Agile or PMI PMP methods depending on the program/project
- Managed Cross functional Project Managers on all projects
- Worked very closely with Agile Coach to transition staff from Waterfall to Agile
- Planned transition of projects and teams from waterfall to Agile using readiness Assessment
- Monitored program performance and takes corrective action as necessary to achieve program deliverables
- Responsible for all Server and Cloud Box moves from Austin to Houston
- Responsible for the separation of business data/data quality and data governance
Identify program risk and mitigation plans to minimize impact on deliverables
- Head of Migration Planning and Strategy
- Managed IT Portfolio Management principles, processes and methodologies

ENVIRONMENT: Salesforce.com, Workday, Dynamics CRM, MDM,.Net, C#, SQL, Hadoop, Cloud, SSIS,TFS, Extract Manager, UI and Web Development, TFS, Microsoft BI, MDM, Data Warehouse, Data Migration, Infrastructure, Office 365, Release Manager, Change and Implementation, Agile SAFe Scrum and Data Governance.

Department Development Services, (Sacramento CA)

Oct 2014 - Jan 2015

Agile Project Manager/Scrum – DDS Data Warehouse/ BI/ Data Governance Project

California State has 21 Regional Centers that help children and adults with disability and special needs. The Department Development Services (DDS) Head Office in Sacramento decided to create one Data Warehouse for all the data held in the 21 Regional Centers.

- Worked with Product Owners to capture record and prioritize requirements based on methodology used for the project.
 - Ran daily Scrum meeting and weekly SOS
 - Presented to Regional Directors on the DDS Data Warehouse Project
 - Analyzed current process workflows for importing RC data into DDS network. Include All source systems and data feed
 - Defined the conceptual and solution architecture to support the data warehouse
 - Implemented infrastructure for data warehouse
 - Created and designed and Define minimum-required technical specifications for the staging area, data warehouse and one or more data marts, and automatic assignment of consumer and vendor numbers based on best practices
 - Implemented Data Governance and best practices
 - Managed IT Portfolio Management principles, processes and methodologies
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- Managed changes to the program scope, schedule and costs in order to keep the program on track.
- Recommend a Business Intelligence solution that integrates with a Self-Service Reporting Dashboard
- Documented detailed user requirements for monthly reporting. Develop reports using Microsoft SSRS
- Documented the infrastructure hardware and software as found for supporting a data Warehouse and provide recommendations in a location accessible outside of the source Code
- Coached and mentored staff on Agile
- Set up Data Governance Council
- Defined Data Migration Strategy
- Web based .Net solution implemented for 21 regional offices

ENVIRONMENT: Data Warehouse, MDM, Jira, Microsoft SSIS, Microsoft Dynamics, .Net, Tableau, Data Governance, Data Migration, Infrastructure, Change and Implementation, TFS, Office 365, Agile SAFe Scrum.

VSP Global (Rancho Cordova CA)

Apr 2014 - Jul 2014

Senior Agile Program Manager/Coach GAAT Project (Salesforce & MDM)

- Solidify Global Accounting Administration Team Roles and Responsibilities – include what is needed to meet the immediate needs as well as best practice recommendations for longer term global account master data administration to ensure high quality/consistent master data across the enterprise into Salesforce.
- Implemented Salesforce for VSP's four business streams via Informatica MDM.
- Implemented Hyperion web based application for financial reporting for VSP
- Ran daily Scrum meetings
- Proposed GAAT team organization including structure, number and allocation of employees, skills and experience needed, reporting relationships and physical location recommendations (i.e. centrally located or existing in LOBs).
- Worked with Product Owners to assure requirements are captured and recorded using the appropriate methodology such as Agile or waterfall after project assessment
- Service standards for GAAT functions including data/reporting for monitoring GAAT activities and performance toward standards
- Head of Data strategy
- Managed IT Portfolio Management principles, processes and methodologies
- Monitored program performance and takes corrective action as necessary to achieve program deliverables.
- Data and operational governance structures – the governance model for Global Account Data and accountable resources, how issues get escalated, and who has the D on various types of decisions
- Recommended data quality management (monitoring, reporting, managing, dashboards, etc.)
- Coached and mentored staff on Agile
- Overall management of all project related activities, timelines and resources

ENVIRONMENT: MDM, Informatica, Hyperion, Salesforce CRM, Data Warehousing, MDM, .Net, SAP, DVI, Eyefinity, Pros, Change and Implementation, Office 365, Agile SAFe Scrum, Jira, Data Governance.

Cogno consulting – Agile Program Manager, London, Europe and ME Jan 2012 – April 2014
Capital Markets Trading & Vendor, Wealth Management, BI, MDM Implementation Program Manager (contract)

Budget 5m to 60m – Work Streams Multiple – Staff 12 to 100

- Santander Bank – Implementation of Compliance Standards and Policies into Banks 12 Operating Entities under US Holding Company. Standards and Policies included data extraction in the implementation plan were :-
 1. US Compliance Framework
 2. Risk Assessment
 3. BSA / AML
 4. Office of Foreign Asset Control
 5. Reporting Standards
 6. Committee Meeting Standards
 7. Testing Standards
 8. Annual Compliance Plan
 9. Insider Trading Policy
 10. Trading With Affiliates Policy
 11. Privacy Policy
 12. Anti-Bribery and Corruption Policy
- Consulted with clients on CCAR, Dodd Frank, EPS Regulatory Reporting, Data Extraction, Change Management and Implementation of Trading Platforms (Murex, Calypso, Summit, and Opics), Wealth Management, Accounting, Core Banking, Mobile Banking, CRM, Document Imaging Capture and Electronic Content Management systems.
- Worked with J D Edwards system for Accounts Payable and reconciliations.
- Managed cross functional project teams and business teams to drive business requirements.
- Developed a deep knowledge of all aspects of the program, defined priorities and effectively managed planning, execution, and monitoring to successful conclusion.
- Off Shore project management model. Managed Wipro, iGate and Infracore
- Implemented financial reporting system Hyperion for client – web based
- Trained 12 people from 4 different countries on how to use the new Calypso system, who in turn trained their departments as SMEs.
- Clients consulted on AML, Risk Management, and Data Systems, BI, MDM and Data warehousing - Kondor & Bloomberg's.
- Worked with FIS-RISC system on Data Governance and consulted on the Hyperion system
- Vendors being compared on different Target Operating Model solutions on Front/Middle/Back, Purchasing criteria and for best fit for financial cost.
- Clients Consulted: CVC Partners (London), P.E Firm (Dubai), Royal Saudi Bank (Saudi), Dubai Bank (Dubai), Deutsche Bank (Germany), Citibank (Paris), Samba Bank (Saudi), APAX Partners (London).

ENVIRONMENT: Vendor Management, FIS-RISC, CCAR, Dodd Frank, JD Edwards, Off Shore (Wipro,iGate,Infracore) CRM Salesforce, Infrastructure, AML, CTR, ECM, Imaging, Change and Implementation, risk management, commercial, SAP, Jira, Data Migration, Retail online and investment

banking (Equities-Fixed Income-FX), Murex, Calypso, Summit, Opics, kondor+ Currency, ACH, Swift, Wire Payments, e-commerce, , Hyperion

Barclays Bank – Reading/Berkshire, UK

Aug 2011 - Nov 2011

Agile Program/Project Manager Compliance Operations (contract / employed by Barclays 3rd time)

Budget 18m – Work Streams 6 – Staff 120

- In June 2011, Barclays made a commitment to write to all customers whose complaints have been put on hold due to the judicial review to advise them that the Bank will be offering to settle their complaints as a gesture of goodwill.
- Managed all changes to improvements to current compliance operation processes, procedures, data quality for the complaints processes in P.P.I
- The processing of all FOS complaints with loan products that have PPI.
- Implementation and management of a new KPI systems and targets/forecasting for team.
- Implemented a risk and issue centralized database for the PPI Program.
- Responsible for all KPI and target setting Primary Case – Related Complaints and Policies.
- Work with IT, Change Team, Business analyst and Development Team.
- Head of MI, data cuts and case allocation to team leaders.
- Managing all program reporting and used Agile Methodology.
- Managing Systems infrastructure and access, ECM systems, workflow improvements to Salesforce and document imaging management.

ENVIRONMENT: Compliance and regulations, Dodd Frank, change management, data quality, data governance, workflow improvements, TFS, ACH, Swift, Wire Payments, SAP, Currency, Document management, DOC, Imaging Capture, ECM, CRM Salesforce, MDM .Net and online systems

Misys PLC – London, UK, Managed 2 Clients

Apr 2011 - Jun 2011

Senior Agile Project Manager (recovery contract)

Budget 25m – Work Streams 2 – Staff 22

ATB Bank Amsterdam - Commercial Banking Agile Implementation Program Manager

- Implemented Bank Fusion System. Migrated all commercial loans and deposits from legacy system to Bank Fusion. Delivered six modules Client Services, Commercial Loans and Deposits, Claims, Client on Boarding and Interest Cal
- Delivered J D Edwards interface for back office accounting
- Migrated all client data from legacy system to Bank Fusion. Responsible for Data Cleansing, Migration Plan, Quality and Issue management. E2E Implementation and Agile Methodology.

JPM Chase Bank - OPICS Trading & Risk Implementation Project Manager

- Saudi Opics Trading and Opics Risk .Net Implementation E2E the Opics trading platform and risk module for JPMC Saudi Branch with Basel II, being in Saudi the Islamic module was implemented with asset classes such as FX, Money Market, Structured Lending (securitization), Swaps, Interest Rate Derivatives, OTC, Exotic Derivatives.
- Represented Misys on Steering Committee with JPMC, managed all stakeholders including Finance, Compliance, Risk, Product Control, front and back office departments. Implemented OPICS Risk, Worked with Risk department and managed the Risk based assurance plan with the Head of Risk. Managed off shore development with Wipro. Managed all Risks and Issues related to the project. Agile Methodology used in the project.

ENVIRONMENT: Client Services implementation, Commercial Lending and Deposits, Capital Markets Opics Trading Implementation, Kondor+ Currency, SAP, ACH, Swift, Wire Payments, Client data migration, Data cleansing, Data Governance, Quality/Issue Management, Equities-Fixed Income-FX, KYC, AML, CTR, JD Edwards, ecommerce, Plainview, E2E Implementation.

Lloyds Bank, London, UK

Dec 2009 – Mar 2011

Agile SAFe Program Manager E Portal / Commercial Migration (contract)

Budget 40m – Work Streams 22 – Staff 72

With the merger of Lloyds Bank with HBOS my role as Senior Project Manager was to integrate back office operations and manage the change process in the implementation of Murex 3.1, migration and integration of the two business areas.

All processes and back office procedures reviewed as a part of the change and integration process. All operational improvements made as a part of the implementation and integration work. All work flows reviewed and improved in new business unit. Any training issues highlighted and implemented depending on procedures changes to business operations.

E commerce Portal FX/MM - Pricing Engine Project -Managing the implementation of .Net portal and impact of business change for the E commerce Portal platform for Lloyd's high and medium corporate customers.

HBOS to Markets Link/Murex/Summit 5.1 Migration Project - Migration of the HBOS FX/MM trades to the Lloyds platform

eLX Commercial Loans and Deposits Migration - The migration of HBOS Commercial loans and Deposits to Lloyd's .Net platform

ENVIRONMENT: E – Portal, Murex 3.1, eCommerce, .Net, Kondor+, SAP, Webgistix, Commercial loans and deposits, Equities-Fixed Income-FX Trade Migration, Currency, ACH, Swift, Wire Payments, Operations Change, Integration and Migration, Planview, Agile SAFe, change process, DMS implementation, Compliance and Regulations

DZBank – Agile SAFe Program Manager, Head of International Projects

Frankfurt/London, UK

Oct 2008 – Jul 2009

Budget 40m – Work Streams 18 – Staff 44 – Locations London, New York, Hong Kong and Singapore

- Responsible for the E2E Implementation of a (TOM) Global Platform (Murex- Front/Back (FX, Structured Lending (securitization), OTC, Swaps, Interest Rate Derivatives, Exotic Derivatives), Commercial Loans and Deposits, Swift Interface, Accounting Recon/Settlement/Payments, SEPA, Kondor+, SAP (FI, BI, ADD, BP, RBD, BPC, SRM)) and Accounting Rules Engine in four foreign sites (London, New York, Hong Kong and Singapore). Managed implementation of Murex reporting and MLC.
- Responsible for the migration and integration of different imaging systems on to one global platform.
- Implemented all infrastructure requirements.
- Matrix managed a team of 5 Project managers, 14 Module Leaders, 5 Business Analyst and an IT Development team of 20 in London and Frankfurt. Head of Global Testing (functional and stress), Training and HR Business Changes. Agile Methodology used in the project.

ENVIRONMENT: International Projects Murex 3.1, Global Testing, Matrix management of Staff and stakeholder globally, Murex trading platform (Equities-Fixed Income-FX), Commercial Loans and Deposits, SAP, Currency, ACH, Swift, Wire Payments, Training, Planview, and HR Doc1 Business Changes

Royal Bank of Canada, Jersey Islands, UK

Jun 2008 – Sep 2008

Program Manager Managing Multiple Projects

Budget 12m – Work Streams 16 – Staff 40

Managed and restarted six different projects that needed bringing to a good stature to enable a handover to permanent project managers that were hired in from London and Toronto.

- Cayman Islands Swift Payments Project
- iGATE/Infrasoft Application Support Contract Onshore/Off Shore
- RBC Re-branding Project & Imaging Document Management System Implementation
- GPB Online & Mobile Banking Project Manager
- eAML-CTR Project Manager
- Visa Debit Card Project - Corporate Clients

ENVIRONMENT: Managing Multiple Projects - Planview

Citibank, Dusseldorf, Germany

Jan 2008 - Jun 2008

Program/Project Manager

Budget 25m – Work Streams 6 – Staff 60

- Managed EBS/T24 System and Product launch - eComm Retail Banking – Off Shoring
 - EBS system being the newest technology in retail core banking has resulted in major changes to the core systems including all back office, front office and web based systems to enable the launch of new products for Citibank Customers, the products included the full range of all retail banking and business banking products (all current, saving, loans, ATM and mortgage products).
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- Managed Wipro off shore development on behalf of Citi.
- My objective was to migrate 3.1 Million existing customers to the new EBS (Enhanced Banking System) to enhance customer service and the product portfolio.

ENVIRONMENT: System and Product launch, e-commerce, ATM, Mobile Banking, Solace, migration, SAP, change management, Currency, ACH, Swift, Wire Payments, investment (Equities-Fixed Income-FX), .Net, Off Shore Development Wipro and commercial banking.

CALYON Credit Agricole Corporate Bank – London, UK
Senior Business Implementation Manager / Head of Testing
Budget 20m – Work Streams 10 – Staff 32

Aug 2007 - Dec 2007

- Delivered a program with a matrix project team of 32 people in three different countries UK, Paris and New York.
- Works with Product Owners to assure requirements are captured and recorded using the appropriate methodology such as Agile or PMI PMP methods depending on the program/project.
- Wrote training manual for Calypso (70 page document).
- Project managed the delivery of the GL Oracle Accounting Platform ISIS (SEPA, FI) with all Banking Back/Middle/Front office systems.
- Monitors program performance and takes corrective action as necessary to achieve program deliverables.
- Effectively communicate program status to all key stakeholders and team members.
 - Lead establishing metrics in conjunction with the program stakeholders to ensure appropriate measures for success are in place and managed to.
- Responsible for all MI for Finance, Compliance, Risk and all related business lines in three different countries.

ENVIRONMENT: Training, GL Oracle Accounting Platform ISIS (SEPA, FI), Back/Middle/Front office systems, Murex 3.1, Calypso (V11.3) Equities-Fixed Income-FX, Kondor+, Openlink Commodities system, EBS, KYC, AML, DMS, Currency, Wire Payments, Swift and ACH

J P Morgan Bank –Dorset, UK
Business Change Project Manager - Head of Testing

Jan 2006 - Dec 2006

Comerica Bank – Livonia, MI
Business Analyst - Implementation Manager, ARP Department

Jan 2004 - Jun 2005

Flagstar Bank – Troy, MI
Senior Business Analyst / Project Manager (contract)

Jan 2003 - Dec 2003

Barclays Bank PLC, Cheshire
Project/ Business Change Manager - Barclays Bank Data Warehousing, BI and MDM Project

Aug 2001 - Nov 2002

Scottish Widows, Edinburgh, Scotland
Business Project Manager - Merger Lloyds TSB - Scottish Widows Merger

Feb 2001 - Jul 2001

Abbey National Bank PLC, London
Business Project Manager / Change Manager _Wealth Management

Aug 2000 - Jan 2001

Friends Provident
Pensions Project Manager/Business Analyst

Feb 1999 – Jun 2000

Barclays Bank – Wealth Management
Life & Pensions Wealth Management Project Manager/Business Analyst

April 1988 – Jan 1999

Company	Head Count	Budget
Hewlett Packard	70	At Executive Level
DDS	14	\$1.8 Mil
VSP Global	22	\$2.0 Mil
Cogno Consulting	100	\$5 to \$60 Mil
Barclays Bank	120	\$18 Mil
Misys PLC	22	\$25 Mil
Lloyds Bank	72	\$40 Mil
D Z Bank	44	\$40 Mil
Royal Bank of Canada	40	\$12 Mil
Citi Bank	60	\$25 Mil
Calyon Bank	32	\$20 Mil
J P Morgan	62	\$32 Mil
Comerica Bank	16	\$5 Mil
Flag Star	37	\$14 Mil
Barclays Bank	14	\$7 Mil
Scottish Widows	18	\$12 Mil
Abbey National Bank	8	\$6 Mil
Friends Provident	12	\$4 Mil
Barclays Bank	Full Time	At Executive Level

Full Name (As per SSN):	Anakpal Singh Sandhu
Last 4 digit SSN#:	9404
Date Of Birth (mm/dd/yyyy):	03/04/1970
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Current Location:	Houston, Texas

Visa Status with Validity :	Green Card Oct 2016
Education Qualification with Degree name/ University name/ Passing Year:	BA Business and Finance 1995 University of London
Total IT Experience:	27
Total Experience in USA (Onsite):	10
Relocate anywhere in USA (Yes/No):	yes
Travel anywhere in USA (Yes/No):	yes
Availability to join/ Notice Period :	now
Availability for calls/ interview (Timings):	any time
Reason to change the job:	End of Contract
Expected Hourly Rate:	90 to 120 depending on expenses

916-753-8347
apsandhu@hotmail.com

Current Employer Details (For C2C Use):	n/a
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