

RUPESH B. JADHAV

E-Mail:rupesh1007@yahoo.com / Contact No.: 9224111634 / 9930507702
www.linkedin.com/in/rupesh-b-j-29510b51

Profile Snapshot

- An astute professional with over **17 years** of experience and near 16 years in Project Management detailing Strategy-Business Analysis-Project Design-Technology Arch-Process Re-engineering-Governance-Risk Management-Implementation and Control. Managing a team of 12 members comprising of Developers and Analysts.
- Currently associated with **Mizuho Global Services (GIC of Mizuho Group) as Head** –Projects & RPA with a passion for innovation and strategic thinking.
- A keen planner, strategist cum implementer with recognized proficiency in spearheading operations with an aim to accomplish corporate plans & goals successfully.
- Demonstrated excellence in managing new-set ups / diversifications, thus escalating business progressively by undertaking organisational restructuring, and generating significant cost savings.
- Holds the distinction of leading and managing the operations and contributed higher rate of organic growth. Demonstrative excellence in conceptualising and implementing various business strategies.
- Gained knowledge and proficiency in regulatory & statutory requirements.
- An enterprising leader with proven dexterity in leading and directing personnel towards accomplishment of a common goal maintaining the professional relationship.
- Hands-on experience in Project Management Tools such as JIRA,MS Office Suite (Project & Visio, Word, Excel, Powerpoint and Access)

Core Competencies Include:

Process Design
IT and functional implementation
Financial inclusion
Credit and advances
Business Analyst

Retail initiatives
Planning and development
Audit and Vigilance
Trade Finance operations

Business support services Mgmt.
Banking and branch Operations
Liaison / Coordination
RPA [Robotics Process Automation]

Core Competencies

Process Design [incl. System Design]

- Responsible for contributing to the analysis, design, documentation and implementation of new procedures and processes for Shared Services Unit in India.
- Ensure all existing and proposed procedures have adequate and clearly identified key controls and Key Performance Indicators and that the operational risk of implementing the procedure as designed are mitigated.
- Contribute to the overall accuracy and completeness of process documentation and to the maintenance of the SSU Processing manuals, containing detailed process descriptions, process flow documents, Risk/control matrices and established KPIs.

Retail Initiatives

- Strategic projects-Execute key strategic projects which would act as differentiators for delivery of services and enhanced customer engagement across multi-platform. Any important work area not picked up as a project would be managed from a program management perspective. Facilitate business by providing it a competitive advantage and execute large initiatives within the pre defined schedule.
- Business solutions-Solution Oriented approach for Solving Business Problems and analytical Skills to be able to identify the problem areas and work on Solutions
- Change management; internal Operations Control and compliance-Change Management Skills to manage issues related to implementation, ability to work with multiple people across across functions and ensure delivery.

Business Support services management

- To administer the project for its completion within prescribed time limits.
- To provide online support to the partners of the processes.

IT and functional implementation

- Core banking solutions, data migration, version upgradation and feature enhancement
- Synchronisation of deliverables with business requirements with an eye to the bottom line
- UAT releases to production environment, sanity checks and testing, handling of post live issues and support

Planning and development

- Product and process benchmarking, introduction of new process and its effective implementation
- Monitoring of performances vis-a-vis goals set for different verticals and business analysis
- Liaisoning for above card rate deposits, obtention of deviation approvals, issuance of circulars and directives, cost-benefit assessment for the propositions presented to product and process approval committee, review of customisation and exception requests.
- Automation of procedures and system integration

Banking Operations –Retail Banking [Liabilities]

- Formulating the process and rules in line with the Bank's overall business strategy to fetch optimum business management and customers.
- Analysing the profitability proposals to extend customisation facilities.
- Mobilizing deposits by putting best efforts.

- Implementing product requirements preparing & drafting of necessary documents and procedures for effective implementation and monitoring.

Branch Operations

- Managing the overall functioning of process, identifying improvement areas and implementing adequate measures to maximise customer experience satisfaction level.
- Overseeing a gamut of branch operations including handling saving bank accounts, current accounts, term deposits, cash management, remittances, demat, bill collections & clearing, Demand draft/Payorder issuance and payments, RTGS & NEFT transactions, remitting TDS on behalf of linked zonal branches
- Coordinating with internal, external & regulatory audit / inspections; evaluating internal control systems / procedures with a view to overcome the shortcomings.
- Liaising with various personnel including Bank's Advocates, Chartered Accountants, Statutory Auditors, etc. and act as a point of contact for resolution of audit findings.
- Handling various departments like Remittance, Clearing, Fixed Deposit and Corporate entities.

Financial Inclusion

- Achieving three year plan rolled out by the committee and updating the progress to the board and SLBCs
- Initiating various endeavours for reaching rural masses such as micro atms, mobile branches, customer service points, micro insurance, etc.

Audit and Vigilance

- Ensuring compliance of internal and external auditors with respect to process formulation and risk pointers such as money laundering, KYC.
- Framing measures in partnership with business to avoid possible revenue leakage and thereby boost the avenues for non-interest income for the Bank.

Liaison/Coordination

- To understand the business requirement and liaison with the internal and external teams for the delivery.
- To execute alignment of features of the process/application with the Bank requirement.

Credit and advances

- Retail credit proposition(vehicle and housing),borrower credit worthiness assessment and rating validations
- Monitoring of retail advances to avoid slippages to possible NPAs and borderline.
- Obtention of acknowledgement of liability, reporting of document obtention and compliance of sanction terms

Trade Finance operations

- Domestic usance bill discounting and collection, interest and service charge computation and its application, initiating wire transfer requests and procuring exchange rates from treasury for import and export transactions.
- Issuance of bank guarantees and monitoring for overall non-fund based borrower limit exposure

RPA [Robotics Process Automation]

- Planning and scheduling tasks, overseeing day-to-day execution, evaluating performance and monitoring progress until a project deployment.
- Handle multiple projects that have similar deadlines
- Establish Control Governance Framework for Robotics including procedures, guidelines, questionnaires and checklists to facilitate control reviews, identify red flags and enable remediation
- Exhibit a logical, rational approach and discovering creative solutions.
- Harness individual capabilities within the team to achieve the objectives of RPA.

Business Analyst

- Planning and Analyze business problems and provide solutions
- Participate with peers and represent the business on project teams.
- Take ownership of projects from beginning to end. Is an autonomous worker who specializes in completeness and accuracy.
- Effective and organized communication skills with the ability to communicate complex ideas with required conviction and confidence.
- Strong analytical skills, ability to identify problems, research issues, and provide solutions.
- Can manage a team and participate in team project planning with precise forecasting judgement.

Career Contour

Since Dec 2016

Mizuho Global Services

Growth Path:

Dec 2016 to till date

Head & VP–Projects & RPA

Significant Highlights:

- Implemented over 130 RPAs saving over ~4000 monthly man hours with RPA tools such as UiPath and Pega through a team of developers and Business Analysts.
- Deployed RPAs for overseas offices in Asia & Oceania business and added INR 5mio as fee based income for India Administration Office.
- Optimised the cost effective model for RPA Project through In sourcing, Modular Approach strategy and RSO(Robotics Service Orchestration)
- Integrated risk tasks into daily routine to track risks for each of the project through Risk Log and Known Issues

- Successfully steered the projects involving cross sectional teams such as Operations, Business, Compliance, Accounts & Finance and Treasury-Back office and derivatives.
- Effectively achieved the overall internal mission of Straight Through Processing by maximising automations.
- Syndicated the RPA Control Framework with key stakeholders for consistent adoption on all RPA projects across the organization globally.
- Deployed Host—to-host solution (H2H) for remittance processing.
- Instrumental in conceptualisation of various in-house EUCs(End-user-Computing) for Interest Statements, GST implementation, Charge waivers, Automation of Regulatory Financial reportings & Cash Flow management and OCR (Optical Character Recognition) based automation projects
- Bagged ET & UiPath award - 'Building RPA capabilities centre across BFSI' for Mizuho Bank [2019-20].

Professional Experience:

As Head –Projects & RPA:

- Lead the Project Management teams to understand the pipeline of projects(current assigned project RPA) and devise a robust plan for performing control reviews
- Business and Control Governance Framework Writing – Justifying project initiation, spending and resource allocation.
- Plan and Schedule implementation activities for timely completion of the tasks with project expectations
- Design overall Project architecture comprising of system integrations, data flow and integrity, BCP and disaster recovery to include key IT parameters in Technical design document and Executive Summary.
- Assist Management to implement Cost Control measures and optimal allocation of spending
- Establish Control Governance Framework for Robotics including procedures, guidelines, questionnaires and checklists to facilitate control reviews, identify red flags and enable remediation
- Formulate debugging and RCA [Root cause analysis] standards for the analysts and developers to follow.
- Effectively manage the risks involved in the project through early identification, management and communication
- Manage the team of developers and testers with regular team meetings, performance reviews and rewards with timely problem solving through brainstorming.
- Apply rigorous methodologies to keep projects on track, drive them forward and proactively reengineer the processes.
- Design the solution and approach for each of the process, feasibility analysis, User Acceptance Testing [UAT] and exception handling
- Produce and present business cases ensuring that the projects have a viable business proposition using MS PowerPoint presentations and MS Visio
- Determine, verify and document business requirements and apprise the Global Project Teams with the development and maintenance of the project plans.
- Liaise with Operations, Technology and Front & Back office teams to obtain specifics on requirements; resolving issues and mitigate risks.
- Articulate and organise the requirement into a business case and communicate the inter-project dependencies to stake holders and other project team members.
- Exhibit best-in class project management function with an attention to detail - Govern the project in all aspects of project and programme life cycle and ensure the credibility is maintained through solid delivery against commitments.

From November 2015 till November 2016

The Bank of Nova Scotia

Growth Path:

Nov 2015 to Nov 2016

Dy. Head – Process Design

Significant Highlights:

- Strengthened Trade Finance Operations processes by formulating Standard Operating Procedures [SOP] for smooth processing of the transactions and established expected service levels and turnaround times.
- Instrumental in implementing strategy for Retail Exit and consolidation.

Professional Experience:

As Deputy Head – Process Design:

- Deliver the assigned projects impacting the operational capability of the Shared Services Unit (SSU)
- Perform within a structured Project Life cycle methodology to achieve the timely completion of assigned projects, project components, tasks and activities and fulfilling the roles of project participant.
- Identify, promote and implement innovative operational methods, leading practices, tools and metrics to support shared service model and in the identification and analysis of process improvement opportunities.
- Responsible for implementation activities, user documentation and training activities as assigned.
- Raise, monitor and assist in ensure timely resolution of project risks and escalate actions requiring senior management's attention.
- Complex Process designing using MS Visio
- Deliver strategic Innovation projects that will create competitive advantage for the SSU operational support and achieve Bank's goal and vision of improving operational productivity, enhancing service and reducing costs.

From September 2014 till October 2015

Axis Bank Limited

Growth Path:

Sep 2014 to Oct 2015

Senior Manager –Retail Initiatives & Command Centre: Digital Circle

Professional Experience:

- Deployment of new projects for improvisation of service quality for the bank

As Senior Manager –Retail Initiatives & Command Centre: Digital Circle:

Retail Initiatives

- Fine tuning operational guidelines for overdraft against fixed deposits.
- Streamlining the record management system prevalent in the bank.

- Adhoc support to the customer service projects.

Command Centre: Digital Circle

- Design the set up for technology, multi channel strategy and resources.
- Devise best-in-practice cost effective measures for the various lines of businesses
- Outline the ramp up plan for Digital circle initiatives

From October 2005 till August 2014

Dhanlaxmi Bank Limited

Growth Path:

Oct 2005 to Oct 2006
Nov 2006 to Nov 2009
Dec 2009 to Mar 2011
Apr 2011 to Aug 2014

Junior Officer-Branch Banking, Fort, Mumbai
Branch operations Manager, Sion Mumbai
Manager Projects-Core Banking Solution
Senior Manager -Retail Banking, Planning and Alternate Channels

Significant Highlights:

- Increased the non-interest income by means of service charges to Rs.14.5crs. thereby strengthening product change process for the Bank.
- Redefined a clear, transparent and uniform doorstep banking process to fall in line with RBI directives for offering such services. Enhanced the CASA portfolio by bridging the premium product offering, increase the low cost funds and widened the scope of customer service-Around 150 customers contribute monthly average of over Rs.1cr.
- Stepped-up the corporate salary empanelments from 55 to 550 with an absolute increase in CASA float by Rs.7crs.
- Bagged Achievement Award for third party product cross sell.[2006-07]
- Honoured with cash prizes for various contests & competitions held across the Bank[2007-08]
- Honoured to post the branch as second runner for the Data cleaning activity across the Bank.[2008-09]
- Selected for a team to perform the Version up gradation activity for the Bank and honoured for implementing the best security measures with regard to the application users by successfully delivering the security management module. [2009-10].
- Successfully launched the preferential charging mechanism for the banks' retail and forex customers[2010-11]
- Successfully run the pilot project on NEFT for the Bank under Finance ministry directive[2012-13]
- Effectively increased the ATM uptime from 85 % to 96%,curtailed the ATM and vault cash to be within budgeted limits[2013-14]

Professional Experience:

As Senior Manager -Retail Banking, Planning and Alternate Channels:

Alternate Channels

- Maintaining ATM Uptime across network including regular maintenance activities.
- Managing down time for ATM. Analyzing the down time reports and taking measures to achieve higher uptime.
- Maintenance and upkeep of the ATM Channels: Visual, Feel, Sense and Brand Image.
- Managing ATM operations involving liaising with ATM and switch vendors, improving access to the ATM channel, improving the visibility and monitoring ATM cash management along with escalation management.
- Ensuring compliance with any regulatory requirement issued from time to time.
- Value enhancement by means of complete MIS management on the transactions to aid business decisions

Retail Banking

- Product and process benchmarking, introduction of new process and its effective implementation
- Ensuring audit & regulatory compliance with respect to process formulation and risk pointers such as money laundering, KYC.
- Executing business and adhoc projects, understanding business requirements and implement projects for its success with technical and business know-how.
- Automation of procedures and system integration
- Leading the analytics team for generation of concise reports for the Management and its automation
- User Acceptance Testing, process formulation and implementation, product and process proposition to the ALCO.
- Test the efficacy of the applications in UAT environment and simulation in the production.

Planning

- Benchmarking of business strategies and peer analysis
- Liaisoning for above card rate deposits, obtention of deviation approvals, issuance of circulars and directives, cost-benefit assessment for the propositions presented to product and process approval committee, review of customisation and exception requests.
- Managing expenses within budgets and actively monitoring the bottom line.
- Initiating; developing & setting up Business Strategies & Targets in consultation with Functional Head and in line with Bank's overall Business Strategy.
- Supporting the supervisors in the development of business strategies and set business targets in line with the Bank's overall business strategy.
- Providing assistance & support in the preparation, monitoring & finalization of process for business support and passes to the Senior Committees for final decisions.
- Participate in Planning and Designing system flow, data integrity, Business Continuity Plan and Operational Risk management framework
- Framing measures to avoid possible revenue leakage and thereby boost the avenues for non-interest income for the Bank.
- Monitoring the Financial Inclusion mandates assigned to the Bank by the Reserve Bank of India
- Initiating various endeavours for reaching rural masses such as micro atms, mobile branches, customer service points, micro insurance, etc.
- Successfully achieved the targets with the active cooperation and participation of the team members.

As Manager Projects – Core Banking Solution:

- Developing and motivating the team and evaluating the performance of the retail team.

- Actively participated in core banking enhancement, version upgradation – Flexcube(version upgraded 6.0 to 6.9) and Oracle database upgrade (9i to 11g)
- Undertaking close & careful monitoring of all related transactions, reduce the operational errors and necessary incident management
- Giving technical guidance and advice to the support staff in the discharge of their duties.
- User acceptance testing and to optimise the use of the test cases prepared by the team members for testing the features and review the test cases prepared by team members for its efficacy. Undertake random independent testing to validate the results.
- To provide online support for branches and Data centre post migration.

As Branch Operations Manager

- Overseeing Business Development functions.
- Supervising the entire operations of the Branch.
- Maintaining Audit & Regulatory Compliance.
- Implementing; monitoring and controlling mechanism.
- Ensuring availability & effective utilization of Management Information System.
- Managing Branch, supervising processes & operations and handling of Retail & Corporate accounts.
- Overseeing Relationship Management functions in close coordination with the Branch Manager to improve the customer delivery standards.
- Developing & motivating the team.
- Ensuring the growth of non-interest income by cross selling the third party products.
- Formulating and implementing the sales strategies including organizing micro-marketing events for increasing visibility and momentum of business acquisitions.

As Junior Officer – Branch Banking:

- Consistent in meeting the expectations of the top management.
- Successfully achieved the targets with the active cooperation and participation of the team members.
- Actively participated in various deposit mobilization and business development programmes of the Bank and motivated the team members to put their best in achieving the goals.

Other Assignments:

| | | |
|-------|-----------|---|
| Since | July 2003 | Competitive Career Institute (Erstwhile Institute for Youth & Welfare Academy) |
|-------|-----------|---|

Growth Path:

| | |
|---------------------|-----------------------------------|
| July 2003 till date | Lecturer–Pre-Banking examinations |
|---------------------|-----------------------------------|

Significant Highlights:

- Acquaint the aspirants with competitive studies (**Pre-Banking- Examinations**) & motivation.
- Imbibe conceptual learning.
- Author to articles on Prebanking exams published in “My Education Guide”-an educational magazine. Allied blogs and articles on the subject posted on the website:www.myeducationguide.com

Academic Credentials

| | | |
|--|-------------------|------|
| PGDBA (Finance Management-MBA equivalent) | Symbiosis | 2011 |
| B.Sc (Mathematics & Computer Programming) | Mumbai University | 2003 |

Professional Certifications

- Certified Associate of Indian Institute of Bankers[CAIIB].
- Successfully completed the NSDL Depository Operations Module of the NCFM programme. (NSE's Certification in Financial Markets).
- Diploma in Computer Maintenance and troubleshooting.

Workshops & Training Programmes

- Completed Orientation programme on selected areas of Foreign Exchange Business and Regulatory Requirements conducted by FEDAI in February'08
- Completed the course on Retail Banking conducted by Institute of Banking & Business Communication in May'08

Personal Dossier

| | |
|------------------------|----------------------------|
| Date of Birth | 3 rd June, 1982 |
| Linguistic Proficiency | English, Hindi & Marathi |
| Sex | Male |
| Marital Status | Married |
| No. of Dependents | 4 |
| Nationality | Indian |
| Interests/Hobbies | Reading & Music |

| | |
|-------------|---|
| References | Available on request |
| Address | 67/A, Govindnagar, Hajibapu road, Malad (East), Mumbai-400097 |
| Personality | Target Oriented, Dependable, Excelling under pressure, Team leadership, Willingness to shoulder higher responsibility and High level of integrity |