**M.A.H. Asif**

Hyderabad, India. Mobile: +91 98667 77505 DoB: Jan. 8th, 1975 *E-Mail*:[asifmah@hotmail.com](mailto:asifmah@hotmail.com)

LinkedIn: <https://www.linkedin.com/in/asif-mohammed-2ba7a24/>

***Career spanning over 25 years of Information Technology experience, predominantly in Banking domain***

**Professional Synopsis**:

* A thought-leader in techno-functionally pivoting end-to-end implementation of Regulatory Compliance Technology (RegTech) Projects under culturally diverse and jurisdictionally dispersed Banks with extensive Global footprint, liaising between cross-functional teams and Regulatory bodies in an efficient, time-bound, and cost-effective manner.
* Frequently authored Articles in corporate magazines, and professional Posts on LinkedIn with significant readership.
* Fixed Data, Process, Governance and Security gaps identified in internal, external (Big 4) and Regulatory Audits by leveraging disruptive deconstruction and disintermediation of unwarranted dependencies / duplications & TAT improvement.
* Chartered to maximize ROI & minimize TCO with multi-million dollar recurrent savings through efficiency and productivity enhancements using SLA, CSAT, NPS yardsticks; leveraged Vendor consolidation and Contract negotiations leading to multi-million-dollar recurrent cost savings, Resource utilization and Process operating model optimization, Talent attraction and retention, Staff Trainings, Rewards & Recognitions, Employee empowerment & Accountability initiatives, Simplification & Standardization, Governance and Quality control, KRAs/KPIs, low-cost-country leverage, Automations, Product champion-challenger initiatives, Workflow optimization & Digital Transformations riding on Six Sigma and LEAN frameworks.
* Delivered Global-scale Big-ticket Technology Transformation Projects and extended BAU support across ASPAC, EU and Americas leveraging follow-the-sun model with AI/ML/NLP-enabled AML/CFT, Sanctions, Risk & Fraud prevention tools riding on Agile DevOps, Cloud-native, Microservices (SOA), Analytics, Biometrics and Econometrics of multi-value Big Data.
* Efficiently implemented Regulatory Compliance solutions on multiple Core Banking platforms (FLEXCUBE, Finacle, T24, Vision PLUS, eBBS, FIS) across multiple Channels and Product lines following FATF guidelines techno-functionally.
* Delivered professional services as a Consultant and Employee in many blue-chip organizations, Regulators, Governments, including U.S Federal Government offices in Washington D.C, and across thirty-plus countries through extensive travelling.
* Competently equipped with relevant professional skills backed with industry reputed Certifications from Microsoft, Cisco, ACAMS, C-Suite trained by Wharton Business School at University of Pennsylvania, Level-2 Compliance Manager from Henley Business School, Six Sigma and Crisis Mgmt. leader from General Electric (GE), Trade AML certified from CCL Academy, NICE Actimize certified, Novell and PMI PCC certified; Masters in Information Technology Management with distinction Grades from a Tier-2 NAAC A+ Accredited prestigious University.
* Evaluated, shortlisted, and implemented Trade AML solution factoring in AI/ML, SWIFT Message Parsing for free-text, Harmonized System Code Lists, Commodity Price Lists, Dual-use Goods Lists, real-time Vessel & Container number verification & tracking, and non-Customer Risk Profiling challenges and capabilities in the proposed product.
* Expertise in AML techniques leveraging historic, peer group, logical entity & anticipatory behavior profiling idiosyncrasies.
* Liaised with multi- jurisdictional Banking Regulators and Supervisory bodies for secure Cloud migration assessments.
* Recipient of Awards and Recognitions from U.S Federal Govt., General Electric and Tech Mahindra.
* Subject matter expert in Knowledge Process Outsourcing, Managed IT Services support, and IT Vendor management.

**Techno-Functional** **Achievements**

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● Certified Anti-Money Laundering Specialist (CAMS, ACAMS) ● Microsoft Certified Systems Engineer (MCSE, Microsoft)

● Certified Trade AML Professional (TBAML, CCL Academy) ● Cisco Certified Professional (CCNA, Cisco)

● Certified Compliance Manager (Level-2, Henley Business School) ● Certified Six Sigma Black Belt (General Electric)

● Actimize AML Certified Professional (NICE) ● Certified Novell Engineer (CNE, Novell)

● Certified BCP-DRP Crisis Mgmt. Leader (General Electric) ● Project Management Professional (PMP, PMI PCC)

● C-Suite Leadership Diploma on ‘Strategic Thinking & Leadership Growth’ - Wharton Business School, University of Pennsylvania.

**ZOSMA Technologies** - Hyderabad, India, Apr. 2021 – Till Date

Senior Director– RegTech and IT Outsourcing Governance

* Consultant for BFSI Regulatory Compliance Technology (RegTech) for Asia Pacific and Middle East regional Banks.
* Expertise in productivity enhancements by exploiting operational and technical efficiency synergies between processes, functions & systems for maximization of ROI & minimization of TCO through disruptive disintermediation of unwarranted dependencies and duplications en route econometrics of Technology.

**Mashreq Bank** - Dubai, UAE, Aug. 2018 – Mar. 2021 (2.7 yrs)

Senior Vice President, Head of Regulatory Compliance Technology

* Evaluated, shortlisted, presented, and secured C-Suite approvals for Trade-based AML (TBAML) solution; Financial Crime Risk Assessment (FCRA), Accuity’ Automated Alerts Reduction (AAR) for FircoTrust’ Name Screening, Accuity’ Decision Re-Application (De-Rap) for FircoContinuity’ Payment Screening, RPA with BOTS for Alert Optimization; rolled-out the solutions across UAE, UK, HK, IN, EG, QA, KW, BH & NY locations; led onsite and offshore teams.
* Reported into Group’ Chief Compliance Officer with dotted line reporting into C-Suite Leadership Forum, and CEO.
* Seamless migration of Payments and Customer Screening platforms for all Customers, Channels, Products, Locations and Functions; migration of Compliance & RegTech/FinTech applications to secure Cloud environment.
* Leveraged in-house technical expertise to develop and deliver Compliance solutions in most cost-effective manner, e.g.: Trade Screening, Auditable & Workflow integrated ad hoc Name Screening, automation of Balanced Scorecards using Microsoft Power BI tools; implemented AI/ML based BOTs within AML applications, Payments & Name Screening.
* Implemented RSA Archer’ Financial Crime Risk Assessment (FCRA) solution under Financial Crime Compliance (FCC) function across multiple global business jurisdictions for AML/CFT, ABC, Sanctions, Fraud mgmt.
* Fixed Data gaps identified in internal & external Audits (Big 4, Duff & Phelps, Blackstone) in Core Banking and Channels by comprehensively studying Data dimensions and dynamics within the organization’ footprint.
* Implemented Customer Risk Rating Model (CRRM); an independent & Channels/Core integrated solution.
* Chaired RegTech SteerCo meetings with C-Suite Leadership forum in building consensus and securing approvals.
* Compliance/RegTech projects delivery and BAU support for FircoTrust for Name & Payments Screening, Enterprise Fraud Mgmt. System using SAS SFM Visual Investigator, ThreatMetrix from LexisNexis, Operational Risk Mgmt. using MetricStream M7 platform; led Steering Group Committee and Project Working Group sessions regularly.
* Middleware and API development to integrate various surround systems like CARDNET, BPM, CAS, & CASMEX with FircoTrust with Finacle as Core Banking platform. Migration from Worldcheck to Accuity watch lists.
* Ensured seamless integration of legacy Banks Anti-Money Laundering and Customer & Payments Screening solutions as part of Core Banking migration from Intellect-to-T24 using FIS-AML and FIS-eGifts solutions.
* Liaised between the Bank and jurisdictional Regulators in UAE, Egypt, Kuwait, Oman, Libya and KSA for Sanctions and AML Compliance adherence through Regulatory requirements; delivered FircoTrust and FircoContinuity solutions.
* Successfully delivered SWIFT Alliance Gateway change Project for Bank’s Libya site as per Regulatory requirements. Managed Regulatory Compliance Projects for FACTA/CRS, DODD Frank, EMIR & MiFID at Group & Business levels. Identification of gaps in AML solutions in SAS-AML and Norkom-AML solutions through discovery & champion-challenger approach, used Ace Pelican for Payments screening, and Purple-TRAC for vessel tracking & screening.

**Standard Chartered Bank** – Singapore, Jan. 2016 – June 2018 (2.5 yrs)

Vice President, Legal & Regulatory Compliance Technology CoE

* Led end-to-end delivery of a Strategic Regulatory Compliance Global Anti-Money Laundering (AML), leading a geographically dispersed team of onsite and offshore Standard Chartered Bank and Vendor staff adhering to ‘key performance indicators / metrics-based service delivery model.
* Extensively involved in evaluation, vendor negotiations, and end-to-end AML project delivery using Oracle OFSAA’ Mantas-AML/DSE & Mantas Enterprise Case Management solution supported with OBIEE for OLAP, EDQ for data quality mgmt., ODI for ETL, Control-M for batch-automation & automated-recovery for payment transactions.
* Hire, mentor, motivate & retain top talent, managed team performance tracking & reporting to ensure accountabilities and quality of deliverables using agile methodology (JIRA platform) for Transaction Monitoring & Name Screening tools. Conduct regular performance appraisal reviews of Reporting Managers & Vendors. Identify improvement opportunities and align them to the overall Legal & Compliance technology stack / framework.
* Successfully deployed Mantas Enterprise Case Mgmt. for twenty-five countries & Mantas AML Detection engine for Singapore by leveraging Enterprise Data Warehouse based Data Marts; onboarded & led Oracle’ Vendor resources.
* Served as an Executive Committee (ExCo) Member for Standard Chartered India’ captive BPO site, leading a team of 80+ resources dispersed across India, U.K and Singapore inclusive of Senior Managers and AVPs.
* Executed the AML architectural vision for Bank' ensuring the AML system architecture is in conformance with the IT enterprise blueprints and IT Governance policies & practices.

**Tech Mahindra Ltd**.- Hyderabad, India, Jun. 2014 – Dec. 2015 (1.7 yrs)

Group Head, IT Service Delivery (GE-LTI Account)

* Profitably led a multi-million-dollar Managed Services Program with 250+ onsite and offshore resources with a healthy EBIDTA supporting 30,000+ Globally dispersed mission-critical Server infrastructure under GE-owned and Third-Party Data Centers under 24x7 Hybrid Cloud environment leveraging IaaS, PaaS and SaaS on-demand dynamic framework.
* Led Program and Project Manager direct reportees for Middleware, Oracle, Wintel, VMware, UNIX, Monitoring & Automation, Citrix, PeopleSoft, Network Run & Build under 24x7 DevOps’ CD/CI framework riding on Microsoft Azure Hybrid Cloud setup, adhering to and ensuring SAS-70 and SOX-404 Audit Compliant standards.
* Accountable for ROI maximization and TCO minimization as EBIDTA levers through Low-Cost-Country leverage, SLAs, NPS/360 Survey/Feedback, Compliance & Governance adherence, Technology footprint expansion, Churn/Attrition mgmt., Quality Assurance, Rewards/Recognition & Penalty mgmt., and multi-site BCP-DRP mgmt.
* Led a team of DBAs for ETL & QA for GE Capital’ data sourcing for its Compliance & Governance Projects.
* Evaluated & leveraged Machine Learning for Fair Isaac’ FICO scores & AML Compliance for Real-Time Analytics.
* Got the process maturity certified to CMMI Level 3, subsequently improvising it to CMMI level 4 & level 5 levels.
* Received the best service delivery team Leadership Award for driving IT support performance improvements in line with the SLAs & KPIs laid down by the client.
* Evaluated the adequacy and effectiveness of policies, procedures, processes, systems, and internal controls; additional experience analyzing business and/or systems changes to determine impact.
* Served as the escalation point of contact for customer escalations and issue resolution through root-cause analysis.
* Ensured necessary risk assessments were carried out at Architecture, Governance, Security Threat Risk Assessment

levels through Penetration Testing.

**General Electric (GE Money Bank) -** Hyderabad, India, Nov. 2003 – Apr. 2014 (10.6 yrs)

Associate Vice President, Regulatory Compliance Technology, IT Outsourcing & Vendor Mgmt.

* Delivered Anti-Money Laundering (AML) and Sanctions screening compliance solutions using Actimize and Fircosoft respectively in over thirty countries as part of Corporate’ strategic Compliance Program following FATF and U.S Homeland Security guidelines with bespoke setup for specific jurisdictions, products, services, and channels.
* Generated multi-million-dollar recurrent annual savings through contract negotiations, productivity enhancements, low-cost-country leverage, ITIL change/service/incident/problem mgmt., Automations, leveraged service-oriented-architecture (MicroServices) initiatives working with IT Vendors and Global Delivery Centers (GDCs) worldwide.
* Played a key role in 3-digit Server footprint reduction across GE and Third-Party Data Centers leading to multi-Million-dollar yearly reduction on Server TCO; played instrumental role as a Transition & Transformation Manager.
* Projects delivery for Global Compliance/RegTech Program with BAU production support, implementation of Artificial &/ Business Intelligence (Analytics/Forensics) tools, Rule-based applications, and transformation of Regulatory requirements into relevant Actimize AML scenarios/models and Fircosoft Name Screening algorithms and rules.
* Alignment of outsourcing governance policy with offshore, near shore and onsite service delivery models using six sigma, LEAN, Agile/Waterfall project and quality management methods in DevOps environment using NPS scoring & 360º feedback, Six Sigma DMAIC framework, Econometrics with longitudinal analysis using omnibus & true-panel approaches, Technology Diffusion Systems (TDS), Value-chain creation, Consolidation & Lean, SLA adherence using TAT, SPAN, BFTTR & FTR, Churn/Attrition control, E-SAT, C-SAT & P-SAT improvements, Resource Rolling Plan, Low Cost Country Leverage, follow-the-sun service delivery model, GARP-drive record keeping principles for CMMI maturity, Rewards & Penalties, Risk Management framework & FMEA analysis.
* Maintained productive business relationship with IT GDCs/Vendors like TCS, Birlasoft, Mahindra Satyam, iGATE-PATNI, Genpact, Softtek (Mexico & China), and Wipro for IT service delivery for GE Capital Americas business units (Real Estate, Fleet, GE Rail Services, & Retail Finance) to maximize ROI & minimize TCO, innovation, productivity & quality rigor; reduction of non-value process overheads, interruptions, disruptions & project/process associated risks.
* Vendor Management with Dow Jones’ Factiva, Deloitte AML Consulting, LexisNexis, NICE Actimize, ServiceNow, Fircosoft for support with Banking (BFSI) Compliance and Risk applications on a global scale.
* Coordinated with GE Capital business’ Global CXOs, GE Global Delivery Centers (GDC) and Third-Party IT vendors, various national/ international Regulatory/ Statutory bodies for implementation of ‘Decision Support Systems/Tools’ for customer due diligence (KYC) and anti-money laundering (AML) in over Thirty countries.
* Performed AML & KYC/CDD product evaluations & gap analysis of SAP ERP, Business Intelligence & Analytics tools (COGNOS, Hyperion, CX Analytics, Business Objects) for champion-challenger review & proof-of-concept in building Data Warehouses, Data Marts and Reporting tools for Risk & Compliance analytics & business intelligence functions.
* Managed RFI/RFPs, fixed price & T&M contracts, project trackers, non-disclosure agreements, change initiatives, and workflow management for BFSI/NBFI Projects and BAU Processes for Mobility, Sales Force, Gizmo, ETL, SiteMinder, Midrange, Oracle Financials, ERP (SAP), .NET, Intel & Unix infrastructure support, and Risk function digitization.

**Other General Electric (GE) Projects & BAU Programs**:

Disaster Recovery & Business Continuity Planning (BCP-DRP) - Implemented Corporate policy on IT disaster recovery and

business continuity across GE-owned and third-party Data Centers in over 28 countries in Asia, EU and Americas.

Server Consolidation **-** As part of Six Sigma Lean initiative, implemented virtual servers (VMware) and open-source solutions,

reducing significant recurrent cost through consolidation of server’ footprint in data centers globally.

Microsoft Messaging (MS Exchange) - Transition of MS Exchange & CDi-CPA (Oracle HR) from Mahindra Satyam to GE

Capital’s Offshore Technology Services (OTS) CoE with zero impact on service delivery and minimal down time.

Audit Compliance (BCP-DRP & Data Centers) - Actively involved in internal IT and external SAS-70 and SOX-404 Audits.

**Panacea Consulting Inc**. - Washington D.C, USA, Jan. 1999 – Oct. 2003 (4.10 yrs)

Systems Analyst

*Project 3*: Department of Labor, U.S Federal Govt. (Washington D.C, USA)

Sr. Systems Analyst & Team Lead, March 2002 – March 2003

* Received Certificate of Appreciation from OSHA, Dept. of Labor in Washington DC for demonstrating team leadership in migration of Microsoft MS Exchange Messaging system from v5.5 to Active Directory services across 151 U.S sites, and for establishing Disaster Recovery support and documentation for HO and remote sites.
* Team Leader for Administration & support of 150+ remote MS Exchange sites from U.S. Federal Government’ Dept. of Labor Head Office for the U.S. President’s office initiative of Federal Govt. e-mail systems consolidation through .gov internet domain naming convention, and Migration to MS Exchange 2000 for onsite and offsite servers.
* Involved in Data Center Governance & Audits; Automation of Server farm maintenance using Compuserve’ EcoTools.

*Project 2*: Waterford Wedgwood (New York, USA)

Systems Analyst, Nov. 2000 – Feb 2002

* Systems integration, support & migration of MS Exchange, Oracle SQL & Novell Servers; IT Security & Governance.
* Migration of Novell & SCO Unix Servers; supported Cisco Routers & PIX Firewalls for U.S & U.K office locations.
* Conducted systems risk assessment, audit compliance & vulnerability analysis, and security compliance analysis.

*Project 1*: King Faisal Specialist Hospital & Research Center (Riyadh, KSA)

Systems Analyst & Team Leader, Jan. 1999 – July 2000

* Team Leader for setting up of Internet services for 5000+ staff of world’s 4th largest Hospital & Medical Research Centre using MS Exchange, Windows NT, HP Openview, LanRover/Cisco VPN, Cisco Routers and MS SQL Servers.

**Metamor Global Solutions Inc**.- Hyderabad, India, July 1995 – Dec. 1998 (3.6 yrs)

Systems Engineer

* Provided in-house Data Center support with Unix, Novell Netware, Windows NT/, MS SQL & Oracle RDBMS Servers.
* Seamlessly migrated Lotus Notes based e-mail system to Linux Mail Services.

Academic

• MBA in Management Information Systems from Sikkim Manipal University, passed with Distinction Grades.

• Bachelor of Science in Computers from Feroz Gandhi College of Science, Magadh University.

noteworthy

* Recipient of Awards and Recognitions from U.S Federal Govt., General Electric and Tech Mahindra.
* Provided technical consulting to Intelligence Bureau (IB) of India with online fraud investigations.
* Frequently authored professional Articles & Posts on LinkedIn with significant readership following.
* Certified higher-speed English Typist from Indian Polytechnic Board.
* Valid Driving Licenses from USA, UAE, and India.
* Worked closely with environment Scientists in scientific assessment of damage caused by industrial units in Residential areas. (Ref: Times of India). Singularly took an initiative in personal capacity as a Citizen Journalist working with Courts & Press/Media against environment damaging industrial units in Residential areas of Hyderabad. This led to moving away of ~375 carcinogenic pollution causing industrial units from Residential areas to city outskirts, thus bringing them under the ambit of industrial Regulators Audit. Brought to book industrial & commercial units recruiting/exploiting child labor, and people involved in child-trafficking; news published under many newspapers.