





**Anupam Kumar** 

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### **Professional Summary**

- Leveraging over 15+ years of solid professional IT experience, I bring a proven track record of leadership, innovation, and strategic problem-solving to drive business growth through technology.
- With more than 15+ years of experience in the financial domain, including expertise in cards and core banking, and over 10+ years in client-facing roles, I excel at fostering robust stakeholder relationships and delivering tailored solutions.
- As a **Senior Technical Program Manager**, I drive **program and project delivery** for **Technology Teams** supporting **Development** and **Engineering**, managing the complete lifecycle—from **initiation** and **planning** to **execution**, **deployment**, and **effective communication**.
- As a **Cloud Engineer**, I have proven expertise in developing and managing **cloud infrastructure**, designing, building, and maintaining cloud-based systems that are **scalable**, **reliable**, and **secure**.
- Extensive experience in **Large Scale Program Management**, with a strong record of setting up, orchestrating, and managing **large global teams**, building and motivating talent, developing and tracking project plans, and effectively managing budgets and resources.
- ➤ Deep expertise in **Agile & DevOps**, including assessment of organizational maturity, roadmap formulation, and implementation to continuously enhance Agile and DevOps practices.
- As a **Software Solution Expert**, I possess in-depth experience in developing and delivering software solutions that are precisely tailored to meet the needs of businesses of all sizes.
- > Proven ability to manage uncertainty in **high-stakes programs**, **particularly in BFSI projects** with shifting requirements and dynamic regulatory demands.
- > Demonstrated technical depth by contributing to **code-level reviews, solutioning discussions** with architects, and leading engineering teams through hands-on mentorship.
- Experienced in driving **portfolio-level planning and managing cross-functional programs** across global geographies (onshore/offshore model).
- Adept at aligning **technology roadmaps with business goals**, stakeholder engagement, and ensuring continuous delivery in fast-paced agile environments.
- A seasoned **Transformation Expert**, I have a proven ability to lead and manage organizational transformations by reshaping IT infrastructure and processes to address the challenges of the digital age.

## **Technical Development & Engineering Expertise:**

- > Strong proficiency in Java core concepts, including Object-Oriented Programming (OOP), Collections, Multithreading, Exception Handling, and Java 8 features such as Lambda Expressions, Functional Interfaces, Stream API, and the Optional class.
- ➤ Skilled in backend development using Java frameworks and technologies like **Spring Boot, Spring MVC, Spring Batch, Spring Security, Hibernate, JPA, JDBC, EJB, Servlets**, and **JSP**, with a focus on building robust and scalable applications.
- ➤ Hands-on experience in microservices architecture using **Spring Cloud**, including service discovery with **Netflix Eureka**, externalized configuration with **Spring Cloud Config Server**, and fault tolerance with **Netflix Hystrix**.

- Expertise in developing and consuming **RESTful** and **SOAP** web services, utilizing **Java** and **Python** (Django), and proficient in using popular Python libraries such as **NumPy**, **Pandas**, **Matplotlib**, and **SciPv**.
- Proficient in front-end development using HTML5, CSS3, JavaScript, Bootstrap, DOM, ¡Query, Ajax, JSON, ReactJS, and Angular 10/14, with experience in building responsive Single Page Applications (SPAs) and utilizing state management tools like Redux (React) and NgRx (Angular).
- > Solid understanding of database management and development, including **Oracle SQL, MySQL, PL/SQL, PostgreSQL, MongoDB, and DynamoDB**, with experience in managing database objects and writing **complex queries, stored procedures, and triggers**.
- Experienced in developing and integrating applications using containerization technologies like Docker, Kubernetes, and OpenShift, and deploying scalable cloud solutions on AWS, including services like EC2, S3, RDS, IAM, SQS, SNS, CloudWatch, Lambda, and API Gateway.
- Skilled in using version control systems such as Git, GitLab, SVN, and Bitbucket for collaborative development, and in managing CI/CD pipelines with Jenkins, Maven, and Gradle for continuous integration and deployment.
- Proficient in implementing security protocols and standards, including OAuth2, SAML, and OpenID for secure authentication and authorization, and using Spring Security for application-level security.
- ➤ Hands-on experience with messaging platforms like **Apache Kafka** and **RabbitMQ** to support efficient communication in distributed systems.
- Knowledgeable in using DevOps tools and practices, including writing infrastructure-as-code with Terraform, Chef, and AWS CloudFormation, and managing deployments on AWS and other cloud platforms.
- Practical experience with various Integrated Development Environments (IDEs) like Eclipse, IntelliJ, Visual Studio Code, and deploying applications on servers such as Apache Tomcat, WebSphere, and JBOSS.
- > Skilled in automated **testing and test-driven development (TDD) using JUnit, Mockito, Cucumber,**Selenium WebDriver, and BDD frameworks, ensuring high-quality code and functionality.
- > Strong analytical and problem-solving skills with experience in using logging and monitoring tools like **Log4i, Splunk, and SonarQube** for maintaining high code quality and tracing application behavior.
- Experienced in creating and configuring **AWS CDK** packages and managing infrastructure as code for automated deployment and resource management.
- Extensive experience with **Agile, Scrum, and Waterfall** methodologies, ensuring effective project planning, execution, and delivery.

#### Skills Profile

Software / Tools	Techniques	Qualities
· Java 8.0, Java 17.0, J2EE, Spring, Hibernate ORM	<ul> <li>AgileSoftwareDevelopment</li> </ul>	· Flexible & Adaptable
· JavaScript, jQuery, AngularJS	· Waterfall Methodologies	· Strong work ethics
· HTML5, CSS3, LESS, SASS, MVC, MVW	· Test-driven development	· Positive attitude
· Spring Boot, Spring MVC, Spring REST	· Microservices Architecture	· Communication skills
· Spring AOP, Spring Security, Spring Batch,	· Distributed Architecture	· Problem-solving skills
· SQL, PostgreSQL, AWS RDS, Mongo DB, Oracle	· Web application	· Team player
· GitHub, SVN, JIRA, Rally	· Single page application	· Self-motivated
· Gradle, Maven, Ant, Jenkins	· Responsive web design	· Quick learner
· Apache Kafka, Apache Spark	· SOA, REST APIs,	· Result-oriented
· Junit, Mockito, Wire Mock	· Data Modelling	
· OCP, AWS, GCP, Shell scripting	Cloud-native Java	

	Application Architecture	
	Release Management, Risk	
· Datadog, Trident, Microservices	& Change Management	
	Cross-geo Team	
· BDD, Cucumber	Collaboration	
ReactJS, AWS (EC2, RDS, Lambda, S3), Python,	Software Delivery	
Portfolio Management	Orchestration	

### **Professional Experience**

#### **Project 1**

Organization Name	Capgemini
Client Name	Discover Financial Services
Project Name	Personal Profile – Card
Project Duration (From & To in Month/Year	July 2023 – Till date
Format)	July 2023 Till date
Role/Title	Technical Project Manger
Work Location	Illinois, US
Project Description:	

The project is focused on enhancing user account and card management on the Discover platform. It offers a unified dashboard for viewing and managing active cards, seamless profile updates, multi-card support, and customizable alerts and notifications. Additionally, robust security measures are integrated, including multi-factor and biometric authentication, real-time fraud monitoring, data encryption in transit and at rest, and detailed activity logs. The system features a modular architecture with cloud-ready infrastructure that scales during peak usage and adapts to regulatory changes. This forward-thinking approach ensures ongoing future-proof system improvements.

- > Define project scopes, objectives, and detailed deliverables while ensuring team alignment.
- ➤ Lead team meetings, provide status updates, and ensure timely communication across cross-functional groups.
- Implement agile methodologies, facilitate sprint planning, and retrospectively fine-tune processes.
- Write, review, and optimize code for high-quality software, ensuring adherence to best practices and industry standards.
- ➤ Develop and maintain both front-end and back-end components, integrating new features into existing systems.
- Perform systematic code reviews, providing constructive feedback and ensuring maintainability and performance.
- Mentor junior developers by sharing technical expertise and promoting coding best practices.
- Lead efforts in debugging, performance tuning, and resolving system issues.
- Evaluate emerging technologies and propose improvements or new tools that enhance development efficiency.
- Work alongside system architects and other senior developers to define technical requirements and design robust solutions.
- Ensure integration of quality assurance through automated tests and continuous integration/delivery practices.
- Led cross-functional Agile squads across US and India, ensuring delivery alignment and minimizing handover friction through continuous communication practices.
- Engaged directly in solutioning conversations with customers and architects, often resolving blockers with code-level or architectural inputs.

- Coordinated release management activities and created standard work documentation to streamline delivery cycles.
- Developed internal tooling to track KPIs like velocity, defect leakage, and scope variance for executive-level reporting.

Operating Systems	Microsoft Windows and Linux
Languages	REST API, Spring Core, Spring MVC, Spring Boot, Java, Microservices, Cloud Computing, Design Patterns, J2EE, Apache Kafka, SOAP Web Services, HTML, Java Script, AJAX, AngularJS, Datadog, Trident, Microservices, Junit, Mockito, Wire Mock, Gradle, Maven and Jenkins
Others	Agile Methodologies, Web Technologies, Cloud Migration, DevOps (CI-CD Integration)
Database	Oracle Database, MongoDB

Organization Name	Capgemini
Client Name	Discover Financial Services
Project Name	Personalization API
Project Duration (From & To in Month/Year	July 2024 July 2022
Format)	July 2021 – July 2023
Role/Title	Project Manger
Work Location	Illinois, US
Project Description:	

Digital Marketing application that will gather real time customer attributes from various data stores via DFS web services and pass them to Adobe Target via SDK to render personalized experiences to our website's visitors and mobile app users. REST based APIs/microservices were developed and ported on the API Portal to be consumed by various consumer applications. The APIs were deployed in PCF cloud and were based on Spring Boot and various spring components. These services were used to develop various enhanced customer experience features. The development was done using Agile methodology. long term storage based on the rules of the datastores. This application is part of the strategy to retire the legacy web targeting solution.

- Research and development for the Adobe Target for personalization, Adobe Analytics, REST based APIs using Spring Boot, Spring MVC and deployment on the PCF based cloud space using Jenkins Pipeline.
- Development using TDD and in Agile scrum teams.
- ➤ Develop data collection code in complex environments with consistent use of tag management systems using develop and integrate tools like Adobe Target for personalization and Adobe Launch for data layer for web analytics with Adobe Analytics Understand client measurement design requirements and translate these business requirements into a written data collection implementation guide Understand requirements for A B testing and how to configure test scenarios Guide event-driven data layers

- Maintain established data collection audit standards and lead audits to provide our clients with a guide that fully describes existing data quality and steps for improvement
- Recommend and implement analytics tracking code needed for ongoing reporting and analysis activities
- Project manage multiple client requests and project activities at any one time
- Coordinate with the client project teams both onshore and offshore
- Work collaboratively in a global model working with teams across multiple countries

Operating Systems	Microsoft Windows and Linux
Languages	REST API, Spring Core, Spring MVC, Spring Boot, Java, Microservices, Cloud Computing, Design Patterns, J2EE, Hibernate, Java Message Services (JMS), Servlets, SOAP Web Services, HTML, Java Script, AJAX, AngularJS
Others	Agile Methodologies, Web Technologies, Cloud Migration, DevOps (CI-CD Integration)
Database	Oracle Database, MongoDB

Organization Name	Capgemini
Client Name	Discover Financial Services
Project Name	Ewallet Google Project
Project Duration (From & To in Month/Year	June 2020 — July2021
Format)	Julie 2020 – July2021
Role/Title	Senior Consultant
Work Location	Illinois, US
Project Description	

Allow for a cardmember to provision their discover card in Google Pay from web browser. Google Pay Provisioning are allowed cardmember to sent a push notification to their mobile device. REST based APIs/microservices were developed and ported on the API Portal to be consumed by various consumer applications. The APIs were deployed in PCF cloud and were based on Spring Boot and various spring components. These services were used to develop various enhanced customer experience features. I also worked on blue green deployment strategy using Netflix Eureka discovery for services. The development was done using Agile methodology. long term storage based on the rules of the datastores.

- Research and development for the REST based APIs using Spring Boot, Spring MVC and deployment on the PCF based cloud space using Jenkins Pipeline.
- Worked on POC for Blue Green deployment using Eureka Netflix Service Discovery.
- > Development using TDD and in Agile scrum teams.
- > Created Design/Standard Work documents, POCs, user story grooming and estimation.
- Worked with offshore and led the team in various development activities.
- Guided the offshore team frequently for their tasks and took/gave handover of tasks
- > Documented entire build, deployment and maintenance tasks of various applications.
- Prototypes interactive interfaces with multiple states and roles
- Conducts user testing and reporting on the outcomes
- Designs consistent interfaces and experiences across multiple devices

Experience in a fast paced Agile Scrum Delivery Team environment	
Operating Systems	Microsoft Windows and Linux
	REST API, Spring Core, Spring MVC, Spring
	Boot, Java, Microservices, Cloud Computing,
Languages	Design Patterns, J2EE, Hibernate, Java
	Message Services (JMS), Servlets, SOAP Web
	Services, HTML, Java Script, AJAX, AngularJS
Others	Agile Methodologies, Web Technologies, Cloud Migration, DevOps (CI-CD Integration)
Database	Oracle Database, MongoDB

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Organization Name	Capgemini
Client Name	Discover Financial Services
Project Name	Pit Stop Promotions
Project Duration (From & To in Month/Year Format)	Jan 2018 – June 2020
Role/Title	Consultant
Work Location	Illinois, US
Project Description:	<u> </u>

### Project Description.

Discover Financial Services Marketing sets up campaigns to encourage existing card members to retain, activate, and/or use their Discover Card. A marketing campaign may include any combination of Pit Stop APR (Rate) and Fee promotions, Rewards promotions, and Balance Transfer promotions.

Discover PITSTOP is a flagship project that Discover Financial Services has undertaken to transform their card banking processing platform to support their strategic roadmap to grow their direct card business.

- Created Initial design documents including HLD, DTD, and ICD documents as per requirements and create simple and routing documents and sends to team members for review supporting the technical design and implementation phases of projects and combines previous knowledge with rising experience to facilitate the work.
- Work with business stakeholders to gather functional requirements and provide the solution using Spring framework, Vision framework, RESTful WebService, AngularJS, ExtJS and Oracle 11.0.
- Providing solutions in designing the service oriented & efficient application for Credit Card Customer Service Executives (Agent) and Customer experience.
- ➤ Understanding legacy systems that run on J2EE, FTL and Javascript and document the functionalities and get client approval.
- ➤ Write Junit code to automate the unit testing process by using Mockito
- > Do coding to handle non-functional requirements like performance tuning, Vulnerability, improve modularity of software component.
- ➤ Review the source code and software deliverables received from reporting programmers to ensure if all functional requirements are met and technical quality of code is not degraded by verifying SonarQube reports.
- Involved in developing the validation framework to validate the consumer objects.
- Involved in Code Reviews, Unit testing and Integration testing.

Codes, tests, debugs, documents, implements and maintains software applications.	
Operating Systems	Microsoft Windows and Linux
	REST API, Spring Core, Spring MVC, Spring
Languages	Boot, Java, Microservices, Cloud Computing,
	Design Patterns, J2EE, Hibernate, Java
	Message Services (JMS), Servlets, SOAP Web
	Services, HTML, Java Script, AJAX, AngularJS
Others	Agile Methodologies, Web Technologies, Cloud
	Migration, DevOps (CI-CD Integration)
Database	Oracle Database, MongoDB

Organization Name	Capgemini
Client Name	C.NA Financial Corporation
Project Name	Maintain & Enable – ESB Upgrade
Project Duration (From & To in Month/Year	Jan 2017 - Doc 2017
Format)	Jan 2017 – Dec 2017
Role/Title	APPLICATIONS CONSULT ANT 1
Work Location	Illinois, US
Project Description	

CNA Financial Corporation is a financial corporation based in Chicago, Illinois, United States.CNA provides a broad range of standard and specialized property and casualty insurance products and services for businesses and professionals in the U.S., Canada, Europe and Asia, backed by 120 years of experience and more than \$45 billion of assets.ESB Upgrade (Maintain & Enable) is a web based application. It provides services like maintenance and manipulation of Customer Information.

- Creating high level architecture UML diagrams and data flow diagrams of spring-based applications using Microsoft Visio.
- Prepare Detailed Technical Design Document post requirement finalization and technical discussions.
- Providing guidelines on development and enforcing coding standards.
- Do vulnerability checks.
- Merge and maintain the various version of GitHub branches in various development and production environments.
- > Brainstorm the features of the credit card application and customer servicing agent application in the agile meetings (sprint planning, story grooming, and retrospective) and scope the work pockets and estimate the effort.
- Keep the business and management leaders informed on the progress of the project and notify the blockers.
- ➤ Review requirements and build design specs for the ESB project.
- Migration strategy to migrate existing apps from the ESB to the new system
- > Technical specification and Development activities for ESB
- > Unit test, system test and support UAT for the new templates as well as migration work
- > Establish peer review process
- Coordinate development work as part of the larger migration work with the Capgemini offshore team
- Participate in the deployment strategy for the non-production environments
- Participate in the actual cut over activities to pre prod
- ➤ Help build the play book and run book for the templates created
- Prepare status report

<ul> <li>Keep track of milestone deliverables for ESB Migration project</li> </ul>	
Operating Systems	Microsoft Windows and Linux
	REST API, Spring Core, Spring MVC, Spring
	Boot, Java, Microservices, Cloud Computing,
Languages	Design Patterns, J2EE, Hibernate, Java
	Message Services (JMS), Servlets, SOAP Web
	Services, HTML, Java Script, AJAX, AngularJS
Others	Agile Methodologies, Web Technologies, Cloud
	Migration, DevOps (CI-CD Integration)
Database	Oracle Database, MongoDB

#### **Proiect 6**

Organization Name	Capgemini	
Client Name	Barclay's	
Project Name	Barclay's IB Records Management (Active Store)	
Project Duration (From & To in Month/Year	luly 2016 Inn 2017	
Format)	July 2016 – Jan 2017	
Role/Title	APPLICATIONS CONSULT ANT 1	
Work Location	New York, US	
Project Description		

As a result of the rigorous recordkeeping requirements of the Dodd – Frank Act. Regulators across the globe are increasingly focused on requirements to create and store new types of records, along with specific mandates on search ability and retrieval. Furthermore, U.S. regulators have specific requirements to identify "all records created as part of normal business practice" by a given transaction or counterparty ID in order to reconstruct a transaction.

In an effort to support these requirements. Barclay's IB Records Management team works with each business within the Investment Bank to ensure that records created are accurately stored according to the regulations. In the addition the team is responsible for ensuring that each business line completes an annual self-assessment to identify the corresponding storage location.

- Assist in development, design and implementation of application using SOA, SOAP, AXON (CQRS Framework), and JAVA, Angular UI, Mongo DB and REST services. Serve as member of a project team or as an individual contributor when assigned.
- Assist in design of complex, global or strategic development projects. Identify and address interfacing functions and applications.
- Perform application systems development tasks which include working with users to define system needs, analyzing and designing applications to meet user needs, translating logic diagrams into program statements, deploying and implementing packages and conducting research in emerging technologies.
- ➤ Provide computer program, system development and technical support for very complex, highly critical programs and systems. Plan and coordinate tests, resolve production problems, identify opportunities to improve systems and architecture.
- Initiate system analysis, lead the definition of user requirements and assesses impacts. Determine alternate solutions with risk analysis and identify opportunities to use technology to improve availability and advance business initiatives.
- Maintain proficiency in programming languages, program development, testing and serve as an expert in area of responsibility.
- ➤ Provide technical analysis and solutions to issues and technical direction.

- Utilize technical expertise to manage multiple assignments, including large and critical projects to assure timely and cost-effect objectives delivery.
- Schedule and prioritize work and plan a sequence of development activities that accomplish the planned targets. Set priorities and provide reports to the management.
- Mentor team members in design and analysis activities.
- ➤ To follow up on escalations and issues with clients and onsite managers.

Operating Systems	Microsoft Windows and Linux	
Hardware	REST API, Spring Core, Spring MVC, Spring	
	Boot, Java, Microservices, Design Patterns,	
	J2EE, Hibernate, Java Message Services (JMS),	
	SOAP Web Services	
Software / Special Tools	Agile Methodologies, Web Technologies	
Languages	Oracle Database	

Organization Name	Capgemini	
Client Name	Capital One	
Project Name	eChamps	
Project Duration (From & To in Month/Year	Manch page July page	
Format)	March 2012 – July 2016	
Role/Title	CONSULT ANT	
Work Location	Pune, India	
Project Description		

Electronic Card Holder Maintenance Processing System (eChamps) is a web based application that is used by Customer Services Represtatives (CSR) in Call Centers in Capital One. It provides credit card related services like maintenance and manuplation of Customer Information related to their Credit. Cards and various other demographic information. Currently we are having around 8 eChamps applications which provides credit card management solutions for various countries like Hong Kong, Brazil, USA, Canada, and Bermuda.

- Responsibilities: Development of Prototype and final maven modules, working in all stages of SDLC for each version.
- Coding & Development of HSBC framework MQ back-end data access layer over Mainframe side
- > UI development client using custom components in jsp and Java script framework.
- Preparation of documents in the stipulated format after completion of each stage.
- ➤ Participating in and imparting knowledge transition sessions to team members.
- Reviewing code and other deliverables.
- > Enforcing stringent coding standards using tools like PMD and Checkstyle.
- Imparting knowledge transition sessions to junior team members.

Operating Systems	Microsoft Windows and Linux	
	Spring Core, Spring MVC, Spring Boot, Java,	
Hardware	Design Patterns, J2EE, Hibernate, Java	
	Message Services (JMS), SOAP Web Services	
Software / Special Tools	Capital One Framework, Web Technologies	
Languages	My SQL	

Organization Name	Capgemini
Client Name	HSBC
Project Name	HSBC EINDEX
Project Duration (From & To in Month/Year Format)	April 2010 – Feb 2012
Role/Title	Associate CONSULT ANT
Work Location	Pune, India
Project Description	

Eindex is Web based application for Retail Consumer Services, Retail Commercial Services and CRL/CNL providing capability of indexing and exception processing. It used by various businesses under HSBC for searching and viewing document images from Filenet IM and the related account data from Mainframe systems via GTM based MQ interaction which is required to move on to GSI based MQ interaction. Compliance is a biyearly release, which is to include the VISA and Master changes in the application. The Compliance changes takes place for different regional projects. Different regions contain different base code (GRV 4.6, 4.8 etc).

## Responsibilities

- ➤ Developing Enhancements & maintenance activities with agile methodology, working in all stages of SDLC for each version.
- Preparation of documents in the stipulated format after completion of each phase of SDLC.
- ➤ Coding & Development of JSF MQ back-end data access layer over Mainframe side.
- Participating in requirement walkthroughs with onsite client, driving onsite business customer walkthrough meetings, Technical code walkthroughs with onsite IT team.
- ➤ Participating in UAT, User training, Resolving issues, Maintenance

Operating Systems	Microsoft Windows and Linux	
	Spring Core, Spring MVC, Spring Boot, Java,	
Hardware	Design Patterns, J2EE, Hibernate, Java	
	Message Services (JMS), SOAP Web Services	
Software / Special Tools	HSBC Framework , Web Technologies	
Languages	My SQL	

## Certifications

No	Name of Institution	Diploma/ Certificate	Year of Completion
1	Sun Microsystems(Oracle)	Sun Certified Programmer	2010
2	Sun Microsystems(Oracle)	SCWCD	2012
3	Capgemini Academy	Global Data Protection and	2016
		Privacy	
4	Capgemini Academy	Card Domain & Banking Domain	2017
5	Capgemini Academy	Secure Software Implementation	2018
		and Coding	
6	Adobe	Adobe Target	2021

7	SCRUM ALLIANCE	Certified ScrumMaster	2022
8	PMI	PMP	2023
9	Aspiring Architect	Capgemini	2024
10	Solution Architect	Capgemini	2025

# **Professional Organizations**

Prior Work Experience Details					
	Designation	Dates of Employment		Location	Explanation for
Organization's Name		From (MM-DD-YYYY)	To (MM-DD-YYYY)	(City & State)	Interruption / gap (If Any)
Capgemini America, INC.	Manager	01/01/2023	Till Now	Chicago, US	
Capgemini	Consultant	7/21/2016	12/31/2022	Chicago, US	
Capgemini	Associate		07/16/2016	Pune , India	
India PVT	Consulatant	4/21/2010			

## **Education**

Course of Study	Name of University	Address of University	Year of Completion
	Rushford	Rushford Business School	2024 - 2027
Doctor's	Business	Blegistrasse 15	
Degree,	School	6340, Baar	
Business		Switzerland	
Administration			
Bachelor of	DR.MGR	Periyar E.V.R. High Road, Vishwas	
Technology	University	Nagar, Maduravoyal, Chennai,	
_		Tamil Nadu 600095, India	