



Flavin Cardoza



Toronto, ON, Canada



+1 (514) 431 2739



flavincardoza@gmail.com



<https://www.linkedin.com/in/flavin-cardoza>



SKILLS

Communication & Presentations

User Stories, Time & Cost Estimation

Technical Architect: Database & API

Stakeholder Management: Liaising

Product Development – SDLC, Agile



AWARDS & HONORS

➤ Guinness World Record

The world record was set for “World’s Longest Singing Marathon” by group, organized by Mandd Sobhann. *January 2008.*



PERSONAL INTERESTS

- Listening Music.
- Surfing Internet.
- Swimming
- Playing Guitar



PROFILE • ABOUT ME

Certified Scrum Product Owner & solutions-driven with immense experience in leading cross-functional teams to drive the attainment of business goals as a techno-functional expert. Seek opportunities to transform company practices into fresh, cost-effective solutions resulting to more efficient operations & increased business value.



CAREER HIGHLIGHTS

- Proactive and self-motivated to Endeavor as an expert for assigned technical & functional applications to carry Product Management, Business Process, support business development and adhere to business growth resulting from proven track record & immense domain knowledge along with fast grasping power.
- Interface with internal and external resources to ensure successful completion of assigned tasks in accordance with the needs of project sponsors and stakeholders.



WORK EXPERIENCE

- Having more than **5.5 years** of total experience in IT

Business Analyst cum Scrum Master
Infoline Finance Limited (IIFL)

*Oct 2017
- Jan 2020*

Project Handled:

1. SME (Small & Medium Enterprise) Loan Applications (LOS-Web, TAB & Self-service Portal)
2. **Digital Finance** (B2B & B2C) and Personal Loan Applications (LOS-Web, TAB & Self-service Portal)
3. Integration with various FCU/**Bureau**/Underwriter/Rule Engine models like Hunter, **CIBIL** - **TransUnion**, Score card and CRIF Highmark.
4. Insurance implementation (**Bancassurance**) with Bajaj and ICICI for Digital Premium calculation and policy bookings.

Scope:

Digital Finance is one work flow that processes online as well as offline loan applications.

Roles and Responsibilities:

- Define & manage the **Product Backlog** on **Jira** based on customer feedback, market changes, opportunities, & **business priorities**.
- Involved in development (coding) of DB Layers, Business Layers and front end.



EDUCATION

➤ Specialization Diploma: IT Projects Management

ISI, L'institut Supérieur
d'Informatique, Montreal,
Canada.

➤ Masters: MBA in, IT Projects Management, Jul '18

Prin. L. N. Welingkar Institute of
Management Development &
Research.

➤ Bachelor: Engineering in, Computers, Jun '15

Don Bosco Institute of
Technology,
Mumbai University.



ENGINEERING / TECHNOLOGY

➤ BPM Tools: Bizagi and OutSystem.

➤ Programming Languages: Java, .Net, Angular JS, ABAP/4, PHP, JavaScript.

➤ API Tools: SoapUI, Postman, ARC.

➤ Database: MySQL, MSSQL.

➤ Operating Systems: Windows Series, Linux (Ubuntu).

➤ Other Software's/Languages: Visual Studio, HTML & CSS, Magento & Joomla.

➤ Project Management Tools: MS Projects, JIRA, Redmine, TFS, Trello



LANGUAGES

➤ English

➤ French (Basics) [Intermediate A1 level learning is ongoing]

➤ Hindi

- Participate in project **planning, daily stand-up meetings** (scrums), **demos, retrospectives, sprint planning, release planning**.
- Collaborate closely with development team to articulate product needs, **user stories**, and **acceptance criteria** and to provide rapid feedback.
- **Resource utilization**, allocation and **planning/ prioritizing** of work over **Redmine**.
- Prepared Work Breakdown Structure (**WBS**) along with **impact analysis, API document, Release document** etc.
- Responsible for ensuring strict adherence to process through various stages of the project by providing guidance on **quality control**, defect prevention/detection.
- **Reporting**, Data processing and massaging the data to suit stakeholders' requirements to cross-sell along with masking few data elements to follow **compliance and audit procedures**

Business Analyst

Chrisleen Projects Pvt. Ltd

Jan 2017

- Oct 2017

Scope:

It is an **ERP** management application.

Roles and Responsibilities:

- Analyzing **system requirements** and communicating with business and project stakeholders to design & implement business solutions.
- Conducting **workshops** to gather system requirements and translating them into detailed **functional** requirement documents.
- Understanding and translating business strategy and **regulatory requirements** for the **scrum team** to incorporate into **user stories**.
- Overseeing the **product backlog** to keep teams moving forward at the right pace to meet deadlines.
- Ensured the development team delivers the **most value** to the business.
- Responsible for short- and long-term **product vision**.
- Managing and tracking the overall **project delivery** and timelines.

Business Analyst

Paktolus Solutions LLC

Apr 2016

- Jan 2017

Project Handled:

Superior Access Insurance Services, Inc. Applications.
(Portal, Agents Dashboard & Liberty Dashboard).

Scope:

It is an **USA Insurance** quoting and **policy management application**



PERSONAL INFORMATION

- **Father's Name:** Mr. Fredrick Cardoza
- **Birthday:** November 14, 1993
- **Gender:** Male
- **Marital Status:** Single
- **Nationality:** Indian



INTERNSHIP

ABAP Consultant *Jan 2013*
(Junior Software Engineer) *-Jul 2013*
 Computech Solutions



TRAINING & CERTIFICATONS

- Certified Scrum Product Owner **(CSPO)**
Scrum Alliance, 2021.
- Process Modeling (BPM Tool)
Bizagi, January 2018.
- ITIL Foundation Professional
Brain4ce, Sept 2018.
- Six Sigma – Green Belt
Brain4ce, 2018
- SAP Certified. *September 2012.*
- Android Certified.
- Web Design & Development,
ACM.
- Certified on Stock Exchange;
Bombay Stock Exchange.
- Linux.
Spoken Tutorial, IIT Bombay.

Roles and Responsibilities:

- Attending Meetings with business team from USA to understand business needs and **gathering requirements** for development
- Giving **presentations** to stakeholders during sprint planning to specify minutes, take approvals of design and display required time and cost and during sprint review to present **demo**
- Creating **use cases & wireframe** and getting the mocks ready
- Managing **TFS work-items** and assigning to the team based on **business value priority**
- Writing technical specification document on approval of finalized mocks and technical logics
- Posting **blogs on WordPress** website and assisting **Project Manager**
- Leading various phases of **SDLC**
- Audited and Completed **SOX compliance** pointers for application
- Managing internal QA team and reviewing **test cases** and scenarios

Senior SAP Technical Consultant (Senior Software Engineer)

Computech Solutions

*Jul 2013
- Apr 2016*

A. Deployed at client site **IDFC Bank**

Project Handled:

Novopay Bharat banking Asset Application (Micro Enterprise Loan (MEL) / Vyapaar Vridhhi Loan)

Scope:

It is **Microfinance** application for Rural Banking that provides micro enterprise loan.

Roles and Responsibilities:

- Managing **SIT** and **UAT** team and assisting **Project Manager**
- **Negotiating** and finalizing on **FSD** with Business and Vendor on new application release
- **SQL/PLSQL** developer and **UNIX** developer
- Handling multiple Phases of **MFT** and **CBS**
- **Integrations** and server movements from **MZ** to **DMZ**
- Credit Bureau application interface and its integration
- Handling the **deployment** process of **SIT/UAT/PREPROD** environment
- Handling **hand held device** system and its integration
- Went on a Business trip to Indore and **delivered Systems training** to Branch Users

B. Having 2 years of experience as an **SAP ABAP Consultant** in ABAP from July '13 to April '15.

Project Handled:

Post Implementation Development of JMC Projects (India) Ltd. ERP & Supply Chain Management.
[\(jmcprojects.com/\)](http://jmcprojects.com/)



ACHIEVEMENTS

IIFL: Best Contributor for consecutive 2 years.

Best Technology Contributor, 2018

Outstanding Performance in Technology, 2019

IDFC Bank: Rewarded to have in-depth understanding of technology and functional flow. Also, saved resource time by identifying redundant features and increased business value by reducing development cost, 2016

IEEE Standard Paper Patent: Cloud Computing using OCRP and Virtual Machines for Dynamic Allocation of Resources.

(Published at International Conference on Technologies for Sustainable Development, 2015)

[\(http://ieeexplore.ieee.org/document/7095898/\)](http://ieeexplore.ieee.org/document/7095898/)

Roles and Responsibilities:

- Coordinating with **functional team** and with business team to understand **business requirements**.
- Development of **Smart form, Sap scripts and Reports**.
- **Analysing** functional specs.
- **Prepared Technical Specification** based on Functional spec.
- Production Deployment process post **Quality Signoffs**.
- Performed **Unit Testing**.

Contribution:

- Reports: Creation of **Interactive and Classical Reports**, Development of reports
 - Using ABAP List Viewer (**ALV**).
 - Forms: Creation of Smart Forms, and related print programs, modification of standard **SAP Scripts**.
 - Data Transfer: Legacy System Migration Workbench (**LSMW**), **BDC** and **BAPI**.
 - **Data Dictionary**: Creation & Maintenance of Tables, Structures, and other dictionary objects.
 - **Modularization** Techniques: Includes, **Subroutines**, Function modules.
 - **Debugging**: Good debugging skills.
 - **Module Pool Programming**: screen painter and menu painter.
-