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| **Objective** |

MBA with over 13+ years of experience in banking and IT, I look forward to serve the organization, where I can utilize my skills for the betterment of the organization and thereby make a good career for myself.

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| **Professional Synopsis** |

* A result oriented professional with 13+ years of experience in Banking (BFSI) and Information technology.
* Presently associated with **Intellect Design Arena ltd**, as Corporate Banking SME for Intellect Transaction Banking Products.

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| **Key Expertise** |

* Strong expertise in Client Engagement, Relationship Management, Product Management, Change Management, Transformation and Stakeholder Management.
* Strong Expertise in Business Requirement Document (BRD), Functional Specification / User stories Preparation that delivers optimal and measurable business results. Plan the features and Detail with Specs, Mocks, Create prototype, Wireframes, and Screens.
* Good experience in Feasibility Study, Impact Analysis, GAP analysis and Prioritize requirements.
* Have done Product Walkthrough, Presentations to Customers, Product Parameterization, Implementation, End User Training, and UAT for various clients.
* Co-ordinate with stakeholders and interact with the technology team to implement and refine features.
* Experience with Waterfall and Agile Methodology.
* Experience as a Scrum Master and CSM Certified Professional.
* Experience in Change Management, Change Management Process, Estimation, Manage the risks including the development of Mitigation and Contingency plans.
* Build and maintain high performance engineering teams.
* Exposure in all modules of Corporate banking and Retail Banking with specialization in Trade Finance.
* Product Expertise in to **Oracle Flexcube**, **Flexcube Corporate**, Temenos **T24** and **Pricing & Billing** systems.

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| **Summary of functional domain Expertise – Banking Modules Handled** |

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| * Trade Finance – Letters of Credit, Bills & Collections and Open Accounts. * Import/Export LCs, Standby LC, LC Transfer, Guarantees, Counter Guarantee Processing, Shipping Guarantees, Pre-shipment & Post-shipment finance, Advance, Discounting and Negotiation of Bills, Inward and outward documentary collections, clean collections and Import and Export bills under documentary credit and related MT7xx / MT4xx SWIFT messages. | |
| * Foreign Exchange (linkage with Trade Finance). | * Core Banking (Corporate/Retail Banking). |
| * Retail/Corporate Loans. | * Customer/Customer Accounts. |
| * Interest, Commission, Charges and Fees. | * General Ledger. |
| * Pricing, Billing and Invoicing | * Remittances (Funds Transfer). |
| * Relationship Pricing | * Limits |
| * Narada ATM Controller | * Narada Switch |
| * Narada Control and Monitoring System | * Narada Card Management System. |

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| **Experience & Project Details** |

Current Employer 🡪 Intellect Design Arena Ltd Role: SME Corporate Banking (AVP) (July’2019 – Till Date)

**Experience Summary – Job Profile**

Key role as **Corporate Banking SME** for intellect Trade Finance and supply chain Finance application (iGTB - Intellect Global Transaction Banking Products) involved in all the discussions with Business Teams, Product Owners and Internal stake holders for the product enhancements, Change Management and customizations.

**Roles & Responsibilities:**

Business Analysis, Client Engagement, Relationship Management, SIT/UAT Support and User Training.

Previous Employer 🡪 Standard Chartered GBS Role: Sr. Manager – Business Solutions (April’2017 – May’2019)

**Experience Summary – Job Profile**

Key Role as a **Lead Business Analyst (Product Owner)**, for the banks In-house Banking Products (Pricing & Billing, Core Banking and Trade Finance Systems).

**Roles & Responsibilities**

Business Analysis

* Participate in product requirement discussions with the customers/users.
* Business process understanding of banking modules/solutions.
* Functional Specifications /User stories preparation: Collect, understand and transmit the business requirements for the project, and translate these into functional specifications/User stories.
* Assist the technical team in translating application functionality into application architecture and the production of a System Functionality document.
* Functional Specifications Review: FS Requirements presentation and explanation to development and Testing Team regarding the functional aspects as well as technical, banking related concepts under the enhancement and incorporation of any value additions/technical changes.

Client Engagement

* Partner with clients to gather all requirements to formulate business specifications and translate those into application functionality, decide when to advocate and when to compromise to arrive at a mutually acceptable solution.
* Document workflows and results of business analysis and obtain sign-off from client on specifications.
* Understand the long-term business objectives and suggest technical strategies to meet those objectives, introduce innovation to business processes through technology.
* Assist client personnel in developing content or other materials, recommend enhancements and identify new business requirements.

Relationship Management

* Communicate at both strategic and tactical levels with the customer.
* Responsible for maintaining and improving relations with Business owners.

Managerial

* End to end management of projects from product conceptualization and visualization to technology mapping and final execution of projects.
* Managing and leading team members and guiding team members during the project, till final delivery.
* Holding review meetings to monitor progress of the project as per schedule, and ensuring timely completion and delivery of the projects.

Team Management

* Develop an activity plan for team members.
* Conduct regular team meetings and provide guidance to team members and ensure adherence to project schedule.
* Delegated responsibilities and designed time schedules.

UAT

* Review of SIT/UAT business Scenarios and provide inputs to the Testing team to ensure that the requirements are covered.

Previous Employer 🡪 Cognizant Technology Solutions – June 2016 – Mar 2017 (Role: Lead Consultant)

April 2010 – Aug 2011(Role: Product Specialist – Functional)

Key Responsibilities:

* Provide leadership to the engineering team in the product functional areas.
* Communicate clearly with project teams with regards to the activities necessary to formulate plans. Conduct periodic project review meetings and track the progress against the milestones set.
* Manage the risks, including the development of Mitigation and Contingency plans.
* Communicate the business directives, goals and needs to the technical team, managing user expectations and client satisfaction.
* Responsibility was to review and validate the Business Requirement Document, Functional Specification Documents and Business Scenarios.
* Provide Functional and Domain related inputs to the technical team and functional team.
* Assist the testing team while framing the business scenarios and reviewing of test plans.

Project Details

* Flexcube Projects.
* Russian Commercial Bank -Cyprus Ltd (T24).

Certifications and Achievements @ Cognizant

* Temenos Certified Professional in T24 for Trade Finance Module with 95%
* Awarded - “Applause”for “Outstanding Performance” in Temenos COE for the year 2010.

Previous Employment 🡪 Oracle Financial Services Software Limited

Role: **Sr. Product Manager** - Sep’2011 – May’2016

**Functional Consultant / Business Consultant** - Sep’2006 – April’2010

Experience Summary – Job Profile

Change Request Management, Product Demo (Walk Thru), Presentations to Customers, Requirements Gathering, Gap Analysis, Implementation, Product Setup, UAT and End User Training.

Rich functional application and banking expertise - 8+yrs of experience as Functional/Business/Lead Product Consultant in FLEXCUBE Product Management, Implementation and Testing.

Handled Projects of KERNEL - Base Version of FLEXCUBE, CLUSTER - Various Regional Enhancements done on the Base version for Regions like India, LATAM, China, Europe and CUSTOMIZATIONS – Client Specific requirements are catered in this version of the Software.

Key Role as a Corporate Banking SME involving in all the discussions along with Consulting, Product Management and Development teams.

Business Analysis

* Participate in product requirement discussions with the customers.
* Business process understanding of banking modules/solutions.
* GAP Analysis: Effectively interfacing with the Onsite/Offshore/Development/Product Management teams in understanding the project requirements and conduct Gap Analysis to evaluate & develop customized product solutions as per agreed business definitions.
* Business Requirement Document (BRD) Preparation: Understand and capture the business need by way of requirement gathering and translate the requirements in to BRD.
* Clarify and elicit business requirements and proactively identifying additional requirements which is not explicitly provided, and gather additional information to resolve the conflicting information among the needs and requirements.
* Functional Specifications (FS): Understand and transmit the business requirements for the project and translate these into functional specifications. Defining and reviewing the project scope and high-level design by documenting the Requirement & Functional Specifications after analyzing the GAPs between the Clients Requirement & the Base product.
* Documentation Analysis: Playing a pivotal role in the preparation and review of User Manuals and Training material liaising with the Documentation team on various Banking Domains involved in the particular bank release enhancement.

Client Engagement

* Partner with clients to gather all requirements to formulate business specifications and translate those into application functionality, decide when to advocate and when to compromise to arrive at a mutually acceptable solution.
* Document workflows and results of business analysis and obtain sign-off from client on specifications.
* Understand the long-term business objectives and suggest technical strategies to meet those objectives, introduce innovation to business processes through technology.

Testing(SIT/UAT) & Implementation

* Review of Test plans & Providing Business Scenarios to the Testing team to ensure that the requirements are covered in the Test Plan.
* FS & Test Plan Presentation: FS & Test Plan presentation and explanation to Development/Testing/Onsite/Offshore teams regarding the functional domain, banking related concepts under the enhancement and incorporation of any value additions.
* Providing Domain expertise to Development and testing team to achieve the derived requirements during the STLC.
* Design test plans to ensure that business requirements and functional specifications are tested and fulfilled.
* UAT activity and gap analysis to ensure that business requirements and functional specifications are tested and fulfilled.
* Verifying change requests and defects; tracking and reviewing test plans, test results and unresolved problems; reviewing test reports & taking corrective actions.
* Software Quality Assurance Team Certification: Working hand to hand with the Development and SQA Teams in order to Test and confirm the complete functional perfection of the client requirements and ensure release of software to client site.

Implementation Support Role

* As the KERNEL SPC, analyzing the issues raised by Client/Onsite during Testing/UAT/Simulation-Run/Migration/Post-implementation etc. and ensuring timely closure of issues reported. Coordinating with Onsite/Off-shore/Support/Development teams for priority/critical/enhancement issues.

Project Details

* Flexcube India Cluster Phase 1 & 2 and Islamic Cluster Phase 1 & 2.
* Flexcube Bull Bank, Bulgaria.
* Flexcube Cyprus Development Bank Implementation.
* Flexcube China Trust Commercial Bank Phase 1, 2, 3, 4, 5 & 6, Taiwan.
* Flexcube Kernel Releases 10.0,10.5, 12.0,12.0.1, 12.0.2,12.0.3 ,12.1 & 12.2
* Flexcube Corporate Banking Product Demo including work flow process for BNP Paribas with Pre-sales.

Modules Handled

* Customer, Customer Accounts, Customer Due Diligence , Letters of Credit, Guarantees, Bills and Collections, Loans and Deposits, Consumer Lending, Remittances (Funds Transfer), Foreign Exchange (linkage with Trade Finance), Limits, Core, General Ledger, Core Banking, and SWIFT Messages.

Onsite Experience (Implementation)

* Flexcube Implementation - Cyprus Development Bank, Cyprus. (Nov’07 – Feb’08)

Role: Business Consultant

Achievements @ Oracle

* Awarded - “First Prize” in Functional Specification Contest for the year 2009.
* Awarded - “I-appreciate” for “Exemplary Performance” in China Trust Commercial Bank Project for the year 2008.
* Awarded - “we applaud”for “Outstanding Performance” in Islamic Cluster Project for the year 2007.
* Got “i-guru” award for Contribution & Continuous towards “Training” in Flexcube Modules.

Previous Employer 🡪 Yalamanchili Consultancy Services - Jan’06 - Sep’06

Role: Project Coordinator (Job Profile -Business Analysis, Relationship Management, Team Management)

Responsibilities

* The role includes system study, requirement documentation, identifying the project team and its leader.
* Preparing the Project Plan and Involved in Design, Construction, Testing, Cutover, Post Implementation Review.
* Involved in Planning & Tracking, Quality Control, Configuration Management, Documentation.
* Delegation of responsibility and finalizing the schedules.
* Monitoring the project status and deliverables.
* Involved in entire SDLC process form Requirements to implementation.

Clientele

* City Union Bank, Lakshmi Vilas Bank, Tamilnad Mercantile Bank, Colonial National Bank. FIJI.

Project Details

* Narada ATMC, Switch with NFS Implementation, POS, CMS, CAM, TXN-MIS, Bancs Connect Interface.

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| **Employment Details** |

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| **Company Name** | **Designation** | **From Date** | **To Date** |
| Intellect Design Arena Ltd  <https://www.intellectdesign.com/> | AVP – Corporate Banking | June 2019 | Till Date |
| Standard Chartered GBS  <https://www.sc.com/technology/> | Sr.Manager – Business Solutions | April 2017 | Till Date |
| Cognizant Technology Solutions  [www.cognizant.com](http://www.cognizant.com) | Lead Consultant - SME | June 2016 | Mar 2017 |
| Product Specialist – Functional Consultant | Apr 2010 | Aug 2011 |
| Oracle Financial Services Software Ltd  [www.oracle.com](http://www.oracle.com) | Lead Product Consultant | Sep 2011 | May 2016 |
| Functional Consultant | Sep 2006 | Apr 2010 |
| Yalamanchili Consultancy Services  [www.ycsindia.com](http://www.ycsindia.com) | Project Coordinator | Jan 2006 | Sep 2006 |

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| **Education Details** |

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| Degree | Year of Passing | Specialization | Institute/College/University |
| M.B.A | 2005 | Systems & IT | SRM School of Management Studies, Chennai, Tamil Nadu <http://www.srmuniv.ac.in/> |
| B.Sc | 2003 | Information Technology | Yadava College- Madurai Kamaraj University |

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| **Certifications** |

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| * Certified Scrum Master Certificant ID: [679304](https://certification.scrumalliance.org/accounts/679304-krishnappan-r) | |
| * ISTQB Certified Software Testing Professional. | |
| * Certificate Number : 296736 | Candidate Number : SD34999850 |
| * ITP - Temenos Certified Implementation Professional in T24 for Trade Finance Module. | |

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| **Personal Details** |

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| Name | : | R. Krishnappan |
| Date Of Birth | : | 12-Aug-1982 |
| PAN Number | : | AQMPK5363N |
| Nationality | : | Indian |
| Mobile Number | : | +91 98405 78178 |
| Alternate Contact Number | : | +91 98846 22799 |
| Email | : | rkrisshnappan@gmail.com |
| Present Address | : | C4, 2nd Floor, Sri Devi Apartments, 102 GST Road, Chrompet, Chennai - 600044 |

**R.Krishnappan**

**Place: Chennai**