

Madhuprasad Ramalingam M.C.A., M.B.A (Fin)

Head – Digital Projects., General Manager - IT

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SUMMARY

An ambitious, performance-driven senior professional with **18+ Years** of experience in designing and architecting solutions, IT project management, business process reengineering, digital transformation, and leadership skills across diverse domains including Banking, NBFC, Mutual fund, and healthcare.

EXPERIENCE IN NUMBERS

- **18+ yrs** in Financial Services.
- Led teams of **45+** professionals.
- Delivered **40+** strategic projects.
- **20+** third-party integrations.
- **15+** brand collaborations.
- Managed **₹5000 Cr+** in funds.
- Implemented **3 Financial ERP** systems.
- Developed lending product from Scratch.

CARRIER HIGHLIGHTS

- Established a comprehensive NBFC fintech IT ecosystem at **50% of prevailing market cost**, ensuring scalability, compliance, and operational efficiency.
- Launched India's first postpaid FASTag (pilot) in collaboration with **HPCL and IDBI Bank, generating ₹3 crore in turnover.**
- Introduced POS Micro ATM solution through partnership with **HPCL and Federal Bank, achieving ₹30 crore in turnover.**
- Increased digital repayment adoption from **30% to 50%** by launching new digital payment channels, enhancing existing systems, and partnering with external agencies such as **Accion.**

EDUCATION

MBA - Master of Business Administration in Finance

Loyola College -Pondicherry University
Twining Programme
Part Time 2009-2011 with 62%

MCA - Master of Computer Applications

Nehru Memorial College, Bharathidasan University,
Full Time 2004-2007 with 83%

BCA - Bachelor of Computer Applications

Bishop Heber College, Bharathidasan University
Full Time 2001-2004 with 78%

Note: Cleared entrance and interview for **Ph.D.** at Bharathidasan University, exploring AI/ML applications in the BFSI sector to drive innovation.

SKILLS

- Project & Change Management
- Digital Transformation
- Stakeholder Management
- Budgeting & Cost Control
- Requirement and Impact Analysis
- Operations Management
- Application Development
- Statutory Audits
- Business Process Reengineering
- Risk & Compliance Management
- Agile & Scrum Methodologies
- Data Analysis & Reporting
- Vendor & Partner Management
- Cloud & API Integration
- Team Leadership & Mentoring
- Performance Optimization
- Cybersecurity Audits

EXPERIENCE

Head - Digital Projects

Belstar Microfinance Ltd (NBFC-MFI)

12/2023 to till date Chennai TN, India

- Implemented complete IT eco-system for the new business vertical - Gold Loan
- Spearheaded digital transformation projects to enhance operational efficiency and financial accuracy.
- Mobile App, WhatsApp, Static & Dynamic QR, BBPS repayment channels & its reconciliation.

Associate Vice President

Northern Arc Capital Limited (NBFC)

08/2023 to 12/2023 Chennai TN, India

- Upgraded systems aligning with modern tech stack and compliance.
- Led system integrations and performance optimizations.

Head - Information Technology

PetroMoney Fintech (A Unit of Green Malabar Finance Ventures Limited-NBFC)

02/2019 to 07/2023 Mumbai & Chennai, India

- Co-founded fintech NBFC; built credit, tech, and operations teams, laying a strong foundation for a digitally native lending business.
- Orchestrated full lifecycle loan automation—customer onboarding to closure—leveraging in-house developed platforms for superior customization and control.
- Transitioned from outsourced software to in-house product development, reducing cost and dependency while boosting system agility and adaptability.

Senior Professional - Digital Reengineering Team

Sutherland Global Services

11/2018 to 02/2019 Chennai TN, India

- Reengineered call center operations for antivirus client.
- Streamlined workflows, improving AHT and CSAT.
- Integrated CRM tools to enhance service delivery.

Associate Tech Lead

Encore Theme Technology Pvt Limited

04/2017 to 11/2018 Mumbai & Chennai, India

- Implemented lending solutions for NBFCs/Banks.
- Customized products and deployed mobile apps.
- Led UAT, training, and go-live support.

Assistant Manager - IT

Procon Systems Private Ltd (Captive Development Center of IDFC group Companies)

05/2010 to 03/2017 Mumbai & Chennai, India

- Supported migration from IDFC NBFC to IDFC Bank by delivering technology solutions across lending & treasury domains.
- Implemented 10+ customized applications for IDFC mutual funds functions
- Collaborated with cross-functional teams to streamline digital infrastructure, ensuring scalable and compliant financial services delivery.

System Analyst

Lason India Private Limited (Now Part of EXELA Technologies)

05/2007 to 04/2010 Chennai TN, India

- Acted as liaison between client services and operations to ensure seamless delivery of outsourced processes for Fortune 500 clients.
- Managed mid-size projects across operations, training, and quality, ensuring delivery within SLA and compliance with quality benchmarks.

CERTIFICATIONS

PMP - Project Management Professional

PMI-ACP - PMI - Agile Certified Practitioner

SSGB - Six Sigma Green Belt certified at Indian Statistical Institute

Full Stack Developer - **MERN Stack** from Guvi (IIT-M Incubated Company)

CAREER MILESTONES & LEADERSHIP HIGHLIGHTS

Setup the Business Process-From Scratch

Proficiencies: Strategic Business Orchestration | Cross-Functional Team Leadership | Project Prioritization & Execution Excellence | Cost Optimization & Performance Uplift

- ⇒ Founding member of PetroMoney Fintech; led the launch of innovative financial products including **Revolving Credit Loan, Postpaid FASTag, and Micro-ATM** services tailored for petroleum dealers.
- ⇒ Spearheaded end-to-end business process setup, encompassing Operations, Credit, and IT ecosystems, scaling the portfolio to ₹5,000 Cr in revolving loans **with paperless loan process.**
- ⇒ Initially procured Loan Origination and Management Systems from third-party vendors; subsequently built an in-house product team and developed a fully integrated ecosystem—including **Mobile Apps** (Android & iOS), Loan Origination System (**LOS**), Loan Management System (**LMS**), and Accounting Module, iOS), LOS, LMS and accounting system.

Setup the IT Eco System - From Scratch

Proficiencies: IT Ecosystem Orchestration | API Integration | Cross-Entity Collaboration | Strategic Alignment | Data Analytics | Business Intelligence | Rapid Deployment

- ⇒ Spearheaded the end-to-end implementation of the IT ecosystem for the **Gold Loan** vertical at Belstar Microfinance within a short timeframe, coordinating closely with the parent company **Muthoot Finance.**
- ⇒ Successfully integrated 10+ third-party APIs, ensuring all systems were ready on Day 1 of business operations, covering now 50+ branch locations.
- ⇒ Strategically aligned the new vertical with Belstar's existing IT infrastructure across MFI and MSME divisions for UCIC integration, Data Analytics, and Business Intelligence use cases.

Product Integration & Customization Initiatives

Proficiencies: Product Implementation | Customization & Configuration | Stakeholder Management | Product Development

- ⇒ Successfully implemented existing IT products (Lending, Mutual Fund) across multiple NBFCs and Banks, ensuring seamless integration with client ecosystems.
- ⇒ Procured, customized, and implemented third-party solutions from external service providers to meet organization-specific credit policies and operational workflows.
- ⇒ Built loan products from scratch, including end-to-end processes for origination, management, disbursement, and repayment—supporting scalability and compliance.

Technology Transformation & System Development - IDFC Group

Proficiencies: IT Systems Management | Enterprise Application Development | System Migration | CRM Implementation | Operational Efficiency | Cross-Business Collaboration | Financial Services IT | Product Delivery

- ⇒ Core member of the Captive Development Center at **IDFC Group** (IDFC Bank, IDFC IDF, AMC, Alternatives, Securities); managed and delivered IT solutions across all group companies.
- ⇒ Part of the team that migrated the wholesale lending suite **from NBFC (IDFC Ltd.) to the newly formed IDFC Bank**, enabling core banking operations.
- ⇒ Designed and delivered 12+ modules for IDFC AMC to improve operational efficiency; built and implemented systems for IDFC Securities, IDFC Alternatives, HR & Admin, and led CRM rollout across the group.

API Integrations

PAN | Aadhaar | eSign | eStamp | GST | ITR | Bank API | SMS | WhatsApp | AML | External CBS | CKYC | VideoKYC | Credit Bureau (CIBIL/Equifax /CRIF/Experian) | Mobile No & Email Verification | Geo-Tagging | eNach | UPI AutoPay | Account Aggregator (AA) | Digilocker | KYC OCR | Face Match | C-KYC Fetch | Dedupe Check | Bank Statement | Loan Eligibility Check | Disbursement & Repayment API | Aadhaar XML Parsing & Masking | Udyam Verification | MCA Data Fetch | EPFO/ESIC Verification | Utility Bill Fetch | Fraud Check | Device Fingerprinting | Location Capture | GSTIN-PAN Linking Check | Income Estimator| e-Invoice Verification | Various CBS Integrations.