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OBJECTIVE

Seeking a career enriching position that involves Analysis, Design, Development and Management of Systems / Solutions in IT-enabled service organization, which will utilize my analytical, programming and project management skills to achieve challenging organizational goals.

EXPERIENCE

Over 13+ years of Banking experience in **Information Technology,** which includes 3 years of **overseas experience.**

EDUCATION PROFILE

Bachelor of Science in Mathematics, University of Madras, Chennai, India 1998.

Higher diploma in software engineering through Aptech computers.

SOFTWARE SKILLS

Operating Systems	Windows 95/NT/XP, Solaris 8, HP Unix 10.2
Languages	C, Pro*C, C with Sybase Embedded SQL, JPL,COBOL
Databases	Sybase 12.5, Oracle 10g
Front End Tools	JAM on Solaris
Configuration Management	CONTINUUS 4.5, Visual Source Safe 6.0
Business Intelligence	Business Objects for System Universe.
Other Tools	JESSR - bilingual emulator for UNIX, Elixir Software for Xerox.
Miscellaneous	Well conversant with Software Quality Standards and Procedures, Software Development Life Cycle (SDLC).

DOMAIN KNOWLEDGE:

➢ Good Knowledge in Investment Banking. Worked in Order Management, Swift & Crest Messaging Systems and Settlement Systems

➢ 13+ years of Banking domain experience in Client Advices and Reporting, Credit Cards, Insurance & Payment Systems.

CAREER PROFILE

Senior Manager, Scope International Pvt Ltd. (Affiliated to Standard Chartered Bank UK)
May 2010 till date

Projects:

1. China Intelligent Sweep
     2. De-couple Straight 2 Bank(S2B)
     3. Same Day Sweep

Project Description

Cash Concentration Sweeping Pooling (CCSP) is the standard chartered group's liquidity management solution which deals with concentration of funds from parent company (referred to as pool leader) to and from child company (referred as child account).

Some of major projects handled for CCSP are -

➢ China Intelligent Sweep
     China has a special account called Entrustment Loan (ETL) accounts and Merchant Entrustment Loan (999). If the funds are moved from or to ETL account, the tax is huge. Hence it was required to build an intelligent mechanism in the tree structured accounts (both ETL and 999) to concentrate and sweep funds from 999 before the funds are swept from ETL accounts. Various tax efficient sweep methodologies like Sequential, Proportional and equalized were designed and developed.

➢ De-couple Straight to Bank
     Currently resides on the S2B infrastructure which possesses lot of dependency on S2B. This has an impact on CCSP as well since CCSP delivery and support teams have to participate in Change Authorization Board (CAB) meetings. At times CCSP batch completion overlaps with S2B batch window. The proposal is to completely de-couple the dependency with S2B and move into a new hardware and migrate CCSP for all current 15 CCSP countries.

➢ Same Day Sweep
     CCSP End of day batch completes by approx. 07:00 AM next morning. Hence the sweep transactions were posted with value date as the next day which was inturn reported in the customer statements with wrong value date. This was addressed as part of this project for all 15 CCSP countries.

Roles and Responsibilities:

➢ Act as a **_delivery manager_**
➢ Identify and manage stakeholders, clients with positive and effective communication channels
➢ Manage complete SDLC of application development
➢ Understand existing business and the required new functionality
➢ Managing a team of 25 members with Business Analyst, Architects, Sr.Managers, Leads
➢ Ensure all deliverables of projects including Functional Specification, Technical Spec etc. are delivered on scheduled time with top quality and NIL gaps.
➢ Review of estimation and costing, MPP, Weekly Status Report, CMMI process related documents
➢ Apart from these project, handling BAU activities for CCSP
➢ Major Projects Handled as part of the current BAU Stated above are –
     o Excess interest re-allocation based on aggregated balance
     o Percentage-wise sweeping methodology
     o Commission Calculation for Sweeps
     o Singapore Malaysia core banking migrations.
     o Singapore Attorney General Department(AGD) regulatory requirement

Environment

Client	:	Standard Chartered Bank (15 Countries)
Team Size	:	25
Hardware & Platform	:	AIX , UNIX
Language & Tools	:	Oracle, Pro*C, Pl/Sql, Java, j2EE, Oracle Reports

Consultant, Oracle Financials Services Software Ltd. (formerly i-flex solutions ltd) (Jul 2006 to May 2010)

Offshore Project Manager for Citi Private Bank, Singapore projects.

1. Advice Generaion System
    2. Client Summary Reporting
    3. Client Web Site

Project Description

Advice Generation System (AGS) deals with Advice and Confirmation generation for its derivative products. Certain products confirmation (PDF) will be generated manually by the AGS confirmations user and sent to the client. This was accomplished as part of AGS Phase 1.

AGS Phase2 is the proposed solution for

➢ Consolidating clients confirmation based on a frequency
➢ Completeness Check reconciliation process
➢ Tracking of Outstanding Confirmation from the client
➢ Certain complicated MIS Report generation

Roles and Responsibilities:

➢ Traveled onsite for gathering requirements
➢ Understand existing business and the required new functionality
➢ Preparation of Functional Specification and Traceability Matrix
➢ Managing a team of 15 members
➢ Perform design review of the proposed solution
➢ Preparation of estimation and costing, MPP, Generating Weekly Status Report, CMMI process related documents
➢ Apart from this project, handling BAU activities for Advice Genertion System , Client Summary Reporting and Client Web Site
➢ Major Projects Handled as part of the current BAU Stated above are –
    o eDelivery of Advices to Client Web Site
    o Portfolio Performance Summary Reporting
    o AGS Improvement –
        • Componentization of Abinitio ETL Graphs to for template independence
        • Legal Clauses & Disclaimer maintenance by business
        • Creating parameter driven template maintenance and advice rendering
    o FX Multi-Strip Advices automation
    o Barcode on Advices for sorting & auto-enveloping

Environment

Client	:	CitiBank Singapore

Team Size	:	15
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	Oracle PL/SQL, Java, J2EE, ISIS Papyrus, Ab Initio
Framework	:	Struts

Information Analyst, EDS (India) Pvt Ltd. (March 2005 till Jul 2006.)

ABN Amro Support for Messaging Applications.

Description

As an Informationt analyst I was responsible for any requirement of enhancement for messaging applications, any report requests and support queries raised by Messaging users of countries like UK and ASPAC. Messaging applications are the interface to receive messages from Equities and Fixed income application systems which gets routed to Swift Access Alliance in Amsterdam. The key applications which were supported are Mint (Where the messages from Equities and fixed income are routed into and from Swift Alliance), FS Manager (Where the crest trades to and from crest via Swift Access Alliance are routed).

Roles And Responsibilities

As a support analyst I am responsible for any support queries raised in the Messaging application. Any issues raised by the user in the above countries should be addressed as per the SERVICE LEVEL AGREEMENT. My job was to study and analyze the back-end and recommend the efficient data structures for the project. I was also involved in certifying the quality assurance and the project implementation.

Environment

Client	:	ABN AMRO UK
Team Size	:	9
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	Oracle PL/SQL

Consultant,
Polaris Software Lab Ltd., Chennai, India (January 1999 till March 2005)

Assignment 1 : UBS Singapore (August 2004 – March 2005)

Description
As a support analyst I am responsible for any support queries raised by Order Management users of countries like New-Zealand, Australia, Japan, Korea, Taiwan, Malaysia, Singapore, Honk-kong and India Stock Market. All the buy/sell orders for the above countries will be created by the users of each country and routed to the stock market. The applications which were supported are OASIS (Where the single orders are created), Opera (Where the Portfolio orders are created), STP-TOM (Where the orders are validated and sent to market) were all supported by the project. The order will be fired in the market and execution will be flowing back to STP TOM and routed back to OASIS and OPERA.

Roles And Responsibilities

As a support analyst I am responsible for any support queries raised in the Order Management. Any issues raised by the user in the above countries should be addressed as per the SERVICE LEVEL AGREEMENT. My job was to study and analyze the back-end and recommend the efficient data structures for the project. I was also involved in certifying the quality assurance and the project implementation.

Environment

Client	:	United Bank of Switzerland (UBS)
Team Size	:	10
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	Sybase & Stored procedures, PERL script.

Assignment 2 : Citi-Connect (May 2003 – July 2004)

Description

As a Team Lead I am heading the citiconnect team for countries like Poland, Turkey,South Africa, Pakistan. All the major corporates in the above countries were identified and a virtual card and HPIN is given to all the corporate members which can be used in almost all shopping mall physically or via the payment gateway online. Customer can also choose any bank account which he has registered already to pay the payment.

Roles And Responsibilities

As a team member I was responsible for the design of the core modules and the databases and to make sure that the paper work comes to reality (CODING). My job was to study and analyze the back-end and recommend the efficient data structures for the project. I was also involved in certifying the quality assurance and the project implementation.

Environment

Client	:	Citibank N.A.
Team Size	:	10
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	ORACLE(8i), Pro* C, PL/SQL.

Assignment 3 : Citibank - Insurance Riders (September 2002 to April 2003)

Description

As an **Analyst Programmer** I was involved in the design and development of Insurance Riders System. All the Current Account Customers were selected based on a preset criteria for the insurance riders system (Personal Accident Takaful). Initially a 2 months free trial will be given to the customers meaning the customer will be debited for the premium amount and subsequently credited and covered under PAT.Necessary communication will be sent to the customers.For the current account which is getting opened an option will be provided to customer, for selecting the PAT cover.

All the necessary screens and programs for Enrolement,Re-instatement,Cancellation, Claim,Enquiry,Reversals were developed.Other 2 products which were developed Under Insurance Riders are Term Assurance and Critical Illness for female.

Roles And Responsibilities

As a team member I was responsible for the design of the core modules and the databases and to make sure that the paper work comes to reality (CODING). My job was to study and analyze the back-end and recommend the efficient data structures for the project. I was also involved in certifying the quality assurance and the project implementation.

Environment

Client	:	Saudi American Bank
Team Size	:	2
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	Sybase 12, COBOL,Embedded SQL, PL/SQL,Business Objects.

Assignment 4 : SAB - Data Re-org for Consultants (July 2002 to August 2002)

Description

As an **Analyst Programmer** I was involved in the data Re-Organisation of the New consutant numbers. Samba Insurance is having the partnership in insurance with Eagle Star Intl.Ltd. of London. For each plan which is getting booked, the respective consultant will be getting a percentage of commission.And the commission is calculated as 1st Time Commision (At the time plan is booked),

Initial Commision   (2nd Payment to 24th Payment),

Renewal Commision(25th Payment till Maturity).

During the initial contribution period there is a possibility that the plan gets closed.If closed then the commission given to the consultant as initial commission will be reversed.Eagle star decided to increase the percentage rate of commission for plans booked after Jun'02.Meaning, Plans booked after Jun'02 will have a different percentage, so the commission reversed will also change accordingly during the Initial contribution period.Database side Re-organisation were also done.

Roles And Responsibilities

As a team member I was responsible for the design of the core modules and the databases and to make sure that the paper work comes to reality (CODING). My job was to study and analyze the back-end and recommend the efficient data structures for the project. I was also involved in certifying the quality assurance and the project implementation.

Environment

Client   :   Saudi American Bank

Team Size   :   1

Hardware & Platform   :   Sun, UNIX

Language & Tools   :   SYBASE 12, DB-LIBRARY, PL/SQL,Business Objects.

Assignment 5 : SAB - Gold and Silver Plan Launch   (January 2002 to June 2002)

Description

As an **Analyst Programmer** I was involved in the launch of Gold and Silver Plan types. Initially Samba was having only Najah,Nama,Banoon normal Plan types.Introduced the silver and gold plans for all the above 3 plan types.So a system was developed to book the new plans, generate the letter differently etc etc, whichhad all the functionality which a normal plan type had. Surrender Value for a normal plan was calculated with 2 units called A units and B units. But the Silver And gold Plans had a concept which had the concept of bonus at the time of booking. If the Plan gets surrendered before the Initial contribution period then this bonus should be reduced from the surrender value so a new field called the c unit was introduced which contained the Bonus Value.

Roles And Responsibilities

As a team member I was responsible for the design of the core modules and the databases and to make sure that the paper work comes to reality (CODING). My job was to study and analyze the back-end and recommend the efficient data structures for the project. I was also involved in certifying the quality assurance and the project implementation.

Environment

Client   :   Saudi American Bank

Team Size   :   1

Hardware & Platform   :   Sun, UNIX

Language & Tools   :   SYBASE 12, DB-LIBRARY , PL/SQL,Business Objects.

Assignment 6 : SAB - Commission Reconciliation (June 2001 to December 2001)

Description

As an **Analyst Programmer** I was involved in commission reconciliation**.** Revenues (commission) given to the consultants of samba were calculated manually. Automated the whole process of calculation of 1st time commission, initial commission and renewal commission**.** After the calculations of respective commissions the details were made available in the backend. This was done to facilitate the users to access the details in the business objects.

Roles And Responsibilities

As a team member I was responsible for the design of the core modules and the databases and to make sure that the paper work comes to reality (CODING). My job was to study and analyze the back-end and recommend the efficient data structures for the project. I was also involved in certifying the quality assurance and the project implementation.

Environment

Client	:	Saudi American Bank
Team Size	:	1
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	SYBASE 12, DB-LIBRARY,JAM/JPL, PL/SQL,Business Objects.

Assignment 7 : Citibank N.A – International Credit Card Apin Change (January 2001 to May 2001)

Description

As an **Analyst Programmer** I was involved in **International credit cards Apin change.** Earlier ,the customer can never change his Apin once issued by Citibank. Now it is possible for the change of his Apin.This change was accomplished by sending the offset value to the Master & Visa so that the change gets reflected world wide.

Apart from Master and Visa the apin for Diners will be sent through a flat file in which the Apin will be encrypted and stored.This change was accomplished by receiving the offset value and using that offset we arrive at the apin which in turn will be encrypted and spooled in the flat file.

Roles And Responsibilities

As a team member I was responsible for the design of the core modules and the databases and to make sure that the paper work comes to reality (CODING). My job was to study and analyze the back-end and recommend the efficient data structures for the project. I was also involved in certifying the quality assurance and the project implementation.

Environment

Client	:	Citibank NA
Team Size	:	2
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	ORACLE(7.3), Pro* C, PL/SQL,

Assignment 8 : Citibank N.A - Common Apin and International Cards Apin change (October 2000 to January 2001)

Description

As an **Analyst Programmer** I was involved in **Common Apin.** This is a new approach Citibank has brought

into the market where different cards of a holder can have the same Apin. This will help the cardholder to Remember Just a single apin offered by CITIBANK, through which the holder can transact in the atm centres with all his cards.

As an **Analyst Programmer** I was involved in **International credit cards Apin change.** Earlier ,the customer can never change his Apin once issued by Citibank. Now it is possible for the change of his Apin.This change was accomplished by sending the offset value to the Master & Visa so that the change gets reflected world wide.

Roles And Responsibilities

As a team member I was responsible for the design of the core modules and the databases and to make sure that the paper work comes to reality (CODING). My job was to study and analyze the back-end and recommend the efficient data structures for the project. I was also involved in certifying the quality assurance and the project implementation.

Environment

Client	:	Citibank NA
Team Size	:	2
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	ORACLE(7.3), Pro* C, PL/SQL,

Assignment 8 : Citibank N.A - eWallet (August 2000 to September 2000)

Description
As an **Analyst Programmer** I was involved in **eWallet.** This is a new approach Citibank has brought into the market where different cards (Cards from different bank) of a holder are put into a logical wallet. This will help the card-holder to use the e-Wallet facility offered by Citibank using which the customer can shop even with the non-Citibank cards.

Roles And Responsibilities

As a team member I was responsible for the design of the core modules and the databases and to make sure that the paper work comes to reality (CODING). My job was to study and analyze the back-end and recommend the efficient data structures for the project. I was also involved in certifying the quality assurance and the project implementation.

Environment

Client	:	Citibank NA
Team Size	:	4
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	ORACLE(7.3), Pro* C, PL/SQL,

Assignment 10 : Citibank N.A - eWallet (May 2000 to July 2000)

Description

As an **Analyst Programmer** I have developed **eCard.** This is a burning issue where banking through NET was the need of every banking sector. Citibank came up with the e-Card system through which the card can be applied through the Net. If the customer is holding a Citibank card (ONUS) then he can apply the card through the net and get his card at that juncture. Whereas if he is a new customer (OFFUS) to the Citibank then he should go through all contact point verifications and get his card.

Roles And Responsibilities

As a team member I did preparation of program specification, coding of the back-end programs, testing and implementation of the same for the ONUS customers. I was also responsible in studying the impacts of the booking of off us customers and modifying the existing program so as to accept this new type of cards.

Environment

Client	:	Citibank N.A.
Team Size	:	6
Hardware & Platform	:	Sun,UNIX
Language & Tools	:	ORACLE(7.3), Pro* C, JAVA

Assignment 11 : Citibank N.A - Juicepay Card (Jan 2000 to Apr 2000)

Description

As an **Analyst Programmer** I was involved **Juicepay Card.** This project deals with the Electronic Debit Card, which was recently launched in Check Republic. The customer applies for a Juice Pay Card through the net and selects the password of his choice and the card will be activated once the fund is received from his bank account. RFD concept was introduced to facilitate the customers to transfer the money from his bank account to his Juice Pay Card account. The customers use his Juice Pay Card to make his transaction through the NET with any merchants having tie-up with CITIBANK. The customer will be debited from his card account and the merchant will be credited.

Roles And Responsibilities

As a team member I did the preparation of program specification, developing the **APPLICATION FULFILMENT UNIT MODULE** program, which takes Care of Generation of card number.

Environment

Client	:	Citibank A.S (Czech Republic)
Team Size	:	8
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	ORACLE(7.3), Pro* C, PL/SQL,

Assignment 12 : Citibank N.A - Y2K Compliance Check (Nov '99 to Dec '99)

Description

As an **Analyst Programmer** I was involved in **Y2K Compliance Check.** It was the major threat to all software concerned; hence the need for such project
became very vital to the credit cards. This project involves creating an Y2K bug tool and checking the existing program for compliance checks and thus ensuring the bug free environment in the credit cards.

Roles And Responsibilities

As a team member I did preparation of program specification, coding, testing and implementation.

Environment

Client	:	Citibank N.A.

Team Size	:	6
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	ORACLE(7.3), Pro*C, PL/SQL,

Assignment 13 : Citibank N.A - EMI BALCON   (Jul '99 to Sep '99)

Description

As an **Analyst Programmer** I was involved in **EMI BALCON.**This was the pioneering project, which was introduced so as to facilitate the Cardholders of any other bank to repay their debit through the card
System of Citibank.

Roles And Responsibilities

As a team member I did the preparation of program specification, developing the core module for back-ends, testing, implementation and providing post implementation support.

Environment

Client	:	Citibank N.A
Team Size	:	3
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	ORACLE(7.3), Pro *C

Assignment 14 : Citibank N.A - Score Based Cpv (Apr '99 to Jun '99)

Description

As an **Analyst Programmer** involved in **Score Based Cpv.** This project has been designed to assign the type of contact point verification which needs to be done for the customer.The combination of his employer code,document he has given to citibank ,business if any he his involved and the salary group which be belongs to, will be maintained and the cpv will be assigned based on the percentage assigned for these above said combinations.

Roles And Responsibilities

As a team member I did preparation of program specification, and developing the core programs, testing and implementation.

Environment

Client	:	Citibank N.A.
Team Size	:	1
Hardware & Platform	:	Sun, UNIX
Language & Tools	:	ORACLE(7.3), Pro*C, PL/SQL, "C".

Assignment 15: Citibank N.A - History Eport (Jan'99 to Mar '99)

Description

As an **Analyst Programmer** I was involved in **History Export.** This project has been designed to take the backup of table and mount the same into an optical disk. The highlighting point in the project is that the table name for which the backup is to be taken is given dynamically and also the condition for which the data's in the table is to be taken for backup is given dynamically. Given the table name and the condition the export will be taken automatically and stored in the optical disk.

Roles And Responsibilities

As a team member I did preparation of program specification, and developing the core programs, testing and implementation.

Environment

Client   :   Citibank N.A.

Team Size   :   1

Hardware & Platform   :   Sun, UNIX

Language & Tools   :   ORACLE(7.3), Pro*C, PL/SQL, "C".

Junior Programmer

APCON TECHNOLOGIES, Chennai, India. (Jan'98 to Dec '98.)

Assignment 16: Inhouse Development

Description

As an Analyst Programmer developed Inhouse development. This project has been designed to Keep track of incomimg and outgoing goods in the stores of Apcon tech. which was initially did manually.I was involved in Registering the accumulation of the incoming goods,rejection of the expired goods,and to query the status of the existing stock for a particular product.The highlighting point in the project is that the product should be served in the first come first served basis so that the prices are given accordingly.

Roles And Responsibilities

As a team member I did preparation of program specification, and developing the core programs, testing and implementation.

Environment

Client   :   Apcon Technologies.

Team Size   :   4

Hardware & Platform   :   Dos

Language & Tools   :   FOXPRO

TRAINING / SEMINARS

- Attended a two-day training program on Quality Standards and Procedures conducted by Software Quality Assurance team of Polaris Software Lab, Chennai, India – January 2003.

- Attended a two-day training program on "*Time Management*" conducted by Mandevco Inter-national on behalf of Saudi American Bank, Riyadh, Saudi Arabia – March 2002.

PERSONAL DETAILS

Age	:	33 Yrs (30th May, 1978)
Marital Status	:	Married
Passport Details	:	Indian
		Passport No. Z
		Place of Issue – Chennai, India
Address	:	M.Sridhar,
		No 57 Ashok Nandavanam, Noombal Thiruverkadu. Chennai – .
		Phone: (Res) -
Email Address	:	
HP	:	