**Shubharthee Das**

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Bangalore

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**Senior Consultant | Infosys Consulting-Banking Practise |CSM certified|CSPO Certified**

**Professional Profile**

* An experienced Banking domain consultant and Scrum Master, certified CSM and CSPO professional with 15 + years of industry experience.
* Experience in Core and Commercial banking BFSI domain.
* SME in different Payments , Customer Onboarding and KYC.
* Proficient in domain consulting, requirement analysis, strategic planning, solution evaluation and recommendation with good communication skills.
* Project management experience including effort estimation, work distribution, Quality analysis, tracking work till implementation
* Managing preparation of business proposals [RFP & RFI], driving growth, generating revenue & reviewing proposals etc.
* Managing global clients, different stakeholders, partners, service providers, vendors, Business Units & peer organizations

**Skill/Abilities**

* **Domain Consulting** –
	+ **Payments**
		- Electronic Payments processing, clearing and settlements such as ACH//TARGET2,, SEPA (Direct Debit, Credit payments, Mandate management), Booking, Payment reconciliation, different account used for posting, European Payments, PSD2, Instant payments, SWIFT and ISO20022 messages, IS20022 transformation project.
	+ **AML /KYC/Customer onboarding**
		- (Customer Due Delligence,Enhanced Due Delligence,Customer Risk Profiling), Sanctions and Embargo Filtering Service
		- SAR,CTR
	+ **Liquidity Management**
		- Sweep A/c transfer ,zero balancing, notional pooling
	+ **Treasury**
		- Different types of deposit accounts
		- Spot and Forward booking
	+ **Tools**
		- Jira, Confuence , Visio, SQL
* **Process Skills**-
	+ Scrum Master:
		- * Organize and facilitate different scrum ceremonies.
			* Collaborate and work closely with product owner on grooming backlog and keep the backlog relevant and updated
			* Track team’s progress including velocity and release forecasting
			* Alias with different scrum masters in process improvement.
			* Initiating Agile process in teams.
	+ Create the end to end business process flow of as is processes,
	+ Process transition
		- * Change management
			* Process re-engineering
				+ Creating end to end business and functional process flow
				+ Mapping of AS IS process to various user journeys
				+ Create new to BE processes
	+ Product demo to prospective business users
		- * Creating Business Use Case,
			* Creating Epic and User Stories
			* Creating UML diagrams such as process flow diagram , activity diagram, Entity diagram
			* Preparation of User stories, BRD, FSD, GAP ANALYSIS DOCUMENT,
			* Conversion of business requirement to functional requirement
			* Functional requirement scope validation with test scenarios
			* Post release product support
	+ Stakeholder Management
		- Client Discussions, workshops
		- Review of requirement backlog,
		- Requirement elicitation and analysis by workshop method for various areas
		- Convert business requirements to Functional and Non-functional requirements
	+ Subject Matter expert
		- Knowledge Transfer/ System Appreciation
		- Build and Maintain process repository
		- Training cross functional teams, functional and technical consultants, key business users to maintain deliverables as per SLAs as well as elevating service standards for business excellence
	+ Operations Support
		- Problem Definition
		- Diagnostic or recovery/Defect/Incident Triage
		- Solution Evaluation and Recommendation
		- Issue or Incident Resolution within SLA
	+ Project management
		- Project plan development and deployment
		- Project Charter creation
		- SOW creation
		- Effort Estimation and Proposal Development
		- Monitor progress as per plan
		- Resource and task allocation
		- Track project delivery
		- Influence relevant stake holders to ensure project delivery as planned
		- Budget submissions. invoicing, milestone, and closure report
* **Products:** Hotscan(Sanctions and Embargo),Eurodebit(Direct debit engine)
* **Technical skills** - SQl. Have previously worked on mainframe application.
* **CSM Certified**
* **CSPO Certified**
* **Tools: Visio, Microsoft office, Microsoft power point,Jira,Confluence**

**Professional Experience**

**Infosys Technologies Ltd, Bangalore (Oct 2011 to till date)**

**Senior Consultant , Financial Service Domain Consulting (July 2014 to till date)**

**Technology lead , Finacial Services (Oct 2011 to June 2014)**

**Project Name : Sanctions and Embargo Filtering**

**Role:Scrum Master**

Scrum master for teams. Responsible for aligning the team to Agile process.Helping product owner in shaping story so that it’s ready for team to work on. Helping team to break stories into features for delivering top priority work. Working on impediments and challenges faced by team

**Role: Senior Business Analyst**

The project involves applying Embargo filtering and screening of incoming and outgoing transactions of the bank. The product does the scanning and filtering of payment messages. The messages are in SWIFT and ISO formats

The program follows Agile Methodology. Involved in solution implementation process which requires gathering requirements from stakeholders, doing gap analysis, understanding the regulatory impact, tracking progress on Jira application, and delivering tangible solutions in sprints.

**Project Name: GTB Pricing, charging and Billing Transformation**

**Role: Senior Business Analyst**

The Business scope of the project was global roll out of strategic Pricing,charging and Billing solution.Business processes and framework had to be set up for implementation across multiple locations in phases.This was a migration of billing from legacy application to new platform- ORMB using ETL tools. Worked along with client team and was responsible for business process analysis, E2E solution requirements creating use cases.

**Project Name: SEPA Direct Debit and Credit**

**Client: RBS**

**Role: Senior Business Analyst**

Lead a team of payment consultant. This was a long-term program which was on SEPA Direct Debit and Credt. The scope of the project was to implement SEPA related changes on Euro debit applications which was the payment engine and its related applications like Payment Adaptor, Payment Engine Ledger Integration, Score so that it adheres to EPC rules and guidelines. There have been several small to large implementations during the span of three years. It also involved doing defect triage and proposing defect fixes. It involved, coordination with multiple teams from different applications which were connected to Eurodebit for implementation of requirement. Comprehending the different SEPA messages and the related tags.

**Project: Customer onboarding and KYC**

Provide a customer onboarding solution that simplifies KYC process and digitize end to end onboarding for Banks as well as end customers. Analyze the KYC framework, understand the customer onboarding process such as customer information acquisition, risk profiling etc., the KYC workflow involving the different Customer due diligence standards applicable, watch list filtering.

**Project Name: DLF**

**Role: Senior Business Analyst**

The scope of the project was to implement DLF changes on RBS applications. Worked shortly in this project and scope of work was to do Gap analysis and gathering requirements by working in coordination with client

**Project Name: Account Analysis**

**Role: Technology lead**

Lead three cross functional teams and doing a major deliverable CAPS. Supported the self-assessment with a structured approach for CAPS

Involved in requirement validation, writing functional specification and high-level design.

Provided UAT and SIT support

Creating project plans for different projects, maintaining delivery timelines, and tracking till Implementation

**IBM India Pvt Ltd**

**Application Developer (Jan 2007 till May 2011)**

* Worked as a Mainframe application developer.
* Have been part of projects Sustainment Request, Help Desk cases and Production support and Enhanced clinical editing for Regence and RSS project for siemens
* Creating High level and low-level design documents.
* Preparing estimation
* Program analysis, modification and review Preparation of test plans and test data Unit testing.
* Programing of codes from scratch. Both batch and online programs.
* Preparing test cases and test logs and Reviewing unit test cases and test results
* To do a review of the written/modified code and related test cases of another team

 Members.

* Creating Implementation document and doing change management

**Tech Mahindra, Pune/Mumbai/Bangalore (Aug 2005 to Dec 2006)**

**Technical Associate** – I have worked as a developer and tester in a team of 6 - 10 members.

* Involved in preparation of low-level design documents, development (enhancements) of applications.
* Test planning and execution of test cases
* Involved in code reviews as well as design document reviews
* Preparation of monthly project Highlight report

**Experience in Industry Research**

* Track Lead for 3 consecutive year in charge of managing a team of 7-10 analysts for evaluation and rating of banks as part of Global Finance Survey, an annual initiative of Global Finance Magazine, partnering with Infosys to identify the Best Internet Bank in the World.
* Co-authored POV based on the results from GFS evaluation depicting current and future trends in banking.
* Co-authored a POV on Real Time payments.
* Have worked on proposals related to payments, providing Infosys expertise and contribution in the area solutions, estimations on period of completion and staffing.
* Core group member of Domain consulting group also managing different RFP’s that the group receives.

**Publication**

**Real Time Payments –** Coauthored this POV on Real Time payments processing where we discuss a point of view about the real-time payments systems with a brief background on payments, changing customer needs, functioning of the real-time payments systems in general, and a perspective on the future.

**Revolutionizing Data security –** Coauthored this POV on GDPR regulation, its impact on Banks and how they need to gear up for new changes with respect to governance, processing, transparency, Security, and retention of data.

**Payment Service Directive-2 –** Coauthored a POV on Payment Service Directive 2.

**Defect Triage process**- Authored a book of knowledge on how to do defect triage and best practices of triage process.

**Education**

* **B.E. (Electrical and Electronics)** from Golden valley institute of Technology, VTU, KGF with 71% marks in 2005.