

AROCKIARAJ XAVIER
AVP-PM- Business Analyst
Standard Chartered Global Business Services(M) Sdn Bhd
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Experience Profile:

1. Associate Vice President- PM/Business Analyst for EDM(Enterprise Data Management) Oct 2015 till date
2. Manager-Business cum Data Analyst in Scope International (M) Sdn Bhd from Nov 2014 to Oct 2015.
3. Manager- Core Banking Business Solutions.-Scope International (a Wholly owned subsidiary of Standard Chartered Bank (UK) Limited.- Chennai- India from June 2011 to Oct 2014.
4. Country Head- Operations for ICB (Gambia) Ltd.- The Gambia. May 2008 to May 2011
5. Regional Quality Manager & Branch Head in ICICI Bank Ltd, Madurai Oct 2006 to April 2008 - India
6. Worked as an Officer scale-I in Oriental Bank of Commerce (E-GTB) in Madurai and Coimbatore Branches from Jan 2001 to September 2006.- India
7. Worked as DSA (Direct Sales Associate) for Global Trust Bank Ltd from Aug 2000 to Jan 2001.- India
8. Worked as Management trainee in Protec Labs (a division of Cipla Pharmaceuticals) in Erode from Jan 1999 to October 1999.- India

Role of AVP- PM/Business Analyst.

1. Project Manager/SBA handling EDM projects both sourcing and consumption.
2. Hands on experience in Hadoop, Mapreduce, Hbase, Hive, kafka, scala programs
3. Working on more than 7 projects in terms of sourcing into EDM with systems like ICM/CCMS/RLS/C400/Transact/e-CAPS/CIMS/Apps Workflow
4. Communication with all stake holders in terms of project requirements, timelines, cost and delivery.
5. Engaging internal teams for solution/design/development/GTM/infra and ensure the project is delivered on time.
6. Currently working on both Teradata and Hadoop architecture for sourcing as well as delivery projects.

Roles of Manager/SM - Data/Business Analyst.

1. Data cum Business Analyst working on FDSF(Firms Data Submission Framework & BCBS (Basel Committee Banking Supervision) 239- Special Project.
2. Working with a team of Data Analyst to perform Data Lineage for Finance and Risk Verticals report in SCB.
3. We have established right to left approach starting from reports→reports engine→Data Marts→Data Ware House→Transaction Processing system.
4. The Data Flow Documents have been prepared in a way that there is clear segregation of create & Capture, collate & store and report & use which encompasses the flow of data from Transaction processing system to final reports.
5. Establishing Data Lineage from Transaction Processing systems to Data Ware house
6. Establishing Data Lineage from Data Ware house to Data Marts and reporting engines involved in FDSF reports and BCBS 239 project.
7. Establishing the existing Architecture used in SCB and preparation of DRD(Data requirement Document) for providing Future solution of FDSF and BCBS reports.
8. Ensure Quality check is done while the Data Lineage is performed.
9. Mapping to Business Glossary is ensured.
10. Recommending candidates for RDM(Reference Data Management).
11. Liaising with all Risk Verticals and stake holders across SCB with regards to FDSF and BCBS 239 Project and obtaining the buy in from them.
12. Consultant for eBBS – Core Banking used in SCB for FSLDM Project.

Role of Manager- Business Analyst- Scope International- Chennai

1. Handled 30 Countries where Standard Chartered Bank (SCB) uses eBBS- a Banking software developed In-house.
2. Handled a team of 10 Business Analysts who cater to the needs of SCB across the Globe on various requirement with regards to system changes.
3. Analyzing and advising the impact of the Business requirement with regards to system change raised by countries.
4. Point of contact for all project roll out in the countries where SCB is using eBBS.
5. Full In-charge of Product codes, Interest codes, Charge codes and other system codes setup for all countries using eBBS.
6. Planning and preparation of walkthrough of BRD(Business Requirement Document) FSD(Functional Specification Document) for various teams across globe.
7. Writing and documentation of system flow and process flow of the raised system change for each and every project.
8. Liaising with all teams like reports team, Interface team, Design Team, Development Team, Product Support and Services Team about requirement gathering for the system change raised by countries using eBBS.
9. Report directly to Vice President- Core Banking Business Solutions

Role of County Head- Operations, The Gambia

One of the member of the Management staff which consists of CEO, AGM and Operations Head. Member of the ALCO committee. Other responsibilities include

01. KYC/AML Policy making and compliance
02. Product introduction and promotion
03. Issue of Circulars
04. Fixing Business Targets and follow-up
05. Resolving IT related issues of the Bank
06. Ensure reconciliation of statements with CBG and Head office
07. Forex Transaction authorization
08. SWIFT Authorization
09. Fixing of card rates- in collaboration with IB dept
10. Member of Credit committee & ALCO of the Bank.
11. Formulating BCP Framework

Role of IT head

01. Control over product and parameter setup for the products set up in the Bank.
02. Control over the issues logged in the CSM- module known as Cssi with INFOPRO SDN BHD, Malaysia in consultation with the IT Manager.
03. Project Manager for rollover of ATM project in the Gambia
04. Introduction of new products with special features
05. System Maintenance and installation of required setup across all the branches in the Gambia in consultation with the IT Manager.
06. Project Manager for rollover for ACH/ACP in the Bank.
07. Project Manager for rollover of RTGS in the Bank.
08. Implementation of Credit Reference Bureau(CRB)Credit Monitoring Bureau with Central Bank
09. Submission of reports in CRB electronically to Central Bank.

EXPERIENCE IN VARIOUS OTHER DEPARTMENTS: India

Quality Management:

- Maintenance and Sustenance of 5S in all the branches
- Full in charge of Quality of services provided by the branches using FCRM .
- DQM query handling and analysis of load sharing among staff.
- First person contact for branches in coordinating with the CO.
- Mentor for all the staff in the region towards products of the bank.

Import Department:

- Outward Remittances
- Swift operations
- LC's: Formulation, Advising and Lodging (Usance & Sight)
- Documents advising and presentation.

Export Department

- Inward Remittances
- Treasury Reporting
- Co-ordination with Credit Department
- Direct Customer Interaction
- LC's: Formulation, Advising and Lodging (Foreign)

Credit Department:

- Analysis of Parties with Unit Visits.
- Calculation of Drawing Power and net worth of Party
- Preliminary appraisal of Credit proposals of parties at Branch level.
- Handled Bill Discounting, International Cheques & Remittances Realization.
- Loans Monitoring (Personal & Home Loans)
- Sending MIS
- R>Returns to RBI

Forex / Trade Finance Department:

- International Transfers,
- Advance Payments for Import,
- SWIFT Operations. (All major currencies),
- LC's and other common Foreign Exchange Instruments,
- Direct Customer Interaction:
- Deal Booking/ confirmation
- Rates arrival and communicating daily rates to Branches

Retail Operations:

- Front desk operations / Customer Interaction.
- DDs, Term Deposits and other retail operations like Cash, Transfers etc.
- Tax Deduction at Source(TDS), Electronic-TDS.

Clearing Operations:

- Inward / Outward Cheques Handling
- BPs, OBCs, IBC (Lodgement, Realization, Dishonoring) of Cheques

Cashline Management:

- Cash Line Entries Liquidation, Scheduling Generation and Authorization for both Local and Outstation Cheques
- Cash Line Disbursement (Liquidation)

Wealth Management:

- Life Insurance
- General Insurance
- Mutual Funds
- Retailing of Gold Coins

Achievements

- Handled 51 branches of ICICI Bank Ltd in Southern region- India
- Pan India no 1 as RQM(Regional Quality Manager) in the 4th Quarter 2007-2008
- Increased Deposit Growth of ICB Bank @ 147 % in 2009
- Implemented Submission of Monthly Managers Certificate by Branch Managers in ICB Gambia Limited
- Introduced Contract System for new employees for two years and based on performance they were observed into regular Banking roles.
- Introduced Relationship Manager concept in ICB Gambia Limited.
- Introduced the following New products in ICB Gambia Limited

Current Account Premium
Current Account Premium Gold
Current Account with Sweeping facilities
Recurring Deposit Account.

Education:

- 1 **MBA** (Master of Business Administration) Systems from Madurai Kamaraj University, Madurai in the year 2005(DLP)
- 2 **B.Com** (Bachelor of Commerce) from Madurai Kamaraj University, Madurai in the year 1997.
- 3 **P.G.D.C.A** (Post Graduate Diploma in Computer Applications) from The American College, Madurai in the year 1998.

Technical skills & applications:

Programming Languages & Tools: Pascal, Fortran, Cobol, C

RDBMS:Oracle,MSAccess.

Operating Systems: MS Windows 9x, NT

Bigdata, Hadoop, Scala, kafka, mapreduce, hive and BI Tools

Banking Softwares handled

FINACLE (INDIA), ICBA (MALAYSIA), eBBS (SCB) in 38 Countries

Trainings Attended

Advanced Programme on Foreign Exchange and Trade Finance- 2006- Oriental Bank of commerce Training Centre- Mumbai

Managerial effectiveness- 2007- ICICI Bank Training Centre, Chennai

Credit Reference Bureau – 2008- International Commercial Bank, Training at Valtech Bangalore.

ICBA- Integrated Computerized Core Banking Application- Malaysia-2010 – Loans Module.

GIABA- High Level Workshop for CEO's toward AML/ CFT- Senegal- 2010.

Projects Handled:

Project Manager for the following initiatives in ICB (G) Ltd.

CRB- Credit Reference Bureau:

The Credit Reference Bureau is the fully functional Credit Bureau in The Gambia, wherein the Bank has to submit the entire loan portfolio to the Central Bank.

Any Processing of credit file has to be referred to the CRB by submitting the details to the online URL provided by the CRB.

Loans & NPL Setting Automation in ICBA:

Project Manager for re-scheduling the proper functioning of the NPL Settings and NPL classification in the ICBA – Banking software used by ICB (G) Ltd in consultation with INFOPRO the software consultant of the Bank.

ACH/ACP:

The Central Bank of The Gambia along with the commercial Banks is in the process of introducing the Automated Cheque Processing system and Automatic Clearing House. Fully liaising with the ACP/ ACH service provider and other vendors.

ATM implementation:

ICB (G) Limited implemented ATMS in The Gambia in the last quarter of 2011. I was handling the entire process of sourcing the vendor, quotation, simulation of income and other models to the BOD. The entire paper work was submitted to the BOD for approval.

Projects Handled in SCB:

Tax revamping in Srilanka based on Relationshipno:

Successfully implemented relationship based tax calculation for Srilanka.

Inward Cheque Return System (ICRS):

Rolled out the ICRS system for SCB in countries like India, SriLanka, Jordon, Bahrain.

SCI(Single Customer Interface)

SCI is golden source for customer static information in SCB corporate world. Rolled out enhancement in SCI as required by group for eBBS across all 42 Countries of eBBS. The interface primarily used by WB(Wholesale Banking) and SME (Small & Medium Enterprises) team which has a unique ID to customer across Globe.

FATCA:

Delivered FATCA related requirements for countries using eBBS.

Change Management:

Handled a team of 10 BAs who took care of 17 countries under eBBS version 10 and 12 Countries under eBBS version 11, approving all small changes including Extract, Data Patches, Report requirements.

Project How:

Recently one Bank concept was introduce in SCB. Co-ordinated all the activities related to eBBS in this regard including creation of new customer segment code with full study on all down streams systems like AML/BASEL/PDW/RLS etc.

BCBS239:

Documentation and establishment of lineage across various systems until the regulatory reports emphasizing on the principles of BCBS.

EDMP Sourcing

Currently working on bringing 7 of the biggest systems into EDMP through CDC/file transfer approach as per the capacity of the systems to replicate/communicate with EDM server.

Other projects in EDM:

Business working Capital- Account Monitoring Automation

Monetary Authority of Singapore- 24 X BTI and 60 DPD calculation

Customer Notification Engine (CNE) - Letter Automation

Market Commentary Engine (MCE) - Letter Automation

EDMP Consumption Projects:

Currently handling the following projects as part of consumption for Private Bank and Wealth Management (PBWM) portfolio

Wealth Lending Standardization
Wealth Lending BCBS reports
Online Banca Solutions reports
Global Banca Platform Analytics
Individual Client Master- Sourcing and reports

Personal Details :

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