

TARKESHWAR PRASAD

Business Process Engineer

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OBJECTIVE

My goal is to manage the entire Fintech Operations and drive Innovative Changes in the Company to Automate or Improve the Processes with complete control on all types of risk by combining my Process Automation, Re-engineering, Strategic, and versatile Financial Skills. I aim to reduce the Operating Cost and bring Higher Success to the Company and work with, which will help me to Grow Personally and Professionally while contributing to the objectives of the Organization.

EXECUTIVE SUMMARY

- **Strong Analytical, Process Automation, Process Re-engineering, and New Process Development Skills.**
- **Gifted in Collaboration, Dealing with Stakeholders, Problem Solving, and Project Management Skills.**
- **CB Educator for Excel at CBQ, Proficient in the VBA Macro, and the Experienced in the RPA Tools.**
- **Total 10years of Experience: 3years with CoE and Process Improvement in every year of Experience.**
- **Expert in Fintech, Chargeback, Reconciliation, Scheme Settlement, NAPS & GCC Dispute.**
- **Certification in Process Improvement, Six Sigma, VBA, RPA, Financial Modelling... Achieved Dual MBA.**

ORGANIZATIONAL DETAILS

Business Process Engineer-CoE, Commercial Bank of Qatar, Doha

March 2019 –Present

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- Currently Leading the STP (Straight Through Process) Prime and Maker Checker Project that will overhaul over 78 core banking options, and Assistant Lead in STP Equation that will overhaul over 135 core banking options.
- Spearheading the strategic Business Leads in reviewing the existing Processes with Operations and other stakeholders (relevant functions) to ensure they are suitable for STP/Automation/Reducing the Handoffs.
- Re-engineering/Re-designing the Processes to get the maximum % of the STP with available System Resources.
- Identifying RPA opportunities to improve operational efficiency and subsequent Customer Service delivery.
- Responsible for Process Mapping, CRM Process Flow, Mockup Screen, and work with Business Analyst for BRD.
- Coordinate with Business and BA/PM for completing Project Requisition, Test cases, Business rule & validations.
- Managing Access of the Users for CRM UAT and creating new Team, Subject, Task, Outcomes, configuration, etc
- Provide intellectual guidance to RPA Team to create the best BOT and assist with Best Process Design and Macro
- Provide Training to the Staff on the new Process, System and assist them to carry out the UAT Testing.
- Tracking all the Bugs and liaise with the Developers for resolution and then with Business for Retesting the Bugs
- Managing User's Access for CB Net Library and Publishing all approved SOP/Policy/DOA/Charters in the CB Net Library and undertaking a final sanity check on the new SOP/Policy/DOA/Charters to be published.
- Leading in Policies / Process development based on industry-leading practices in order to Re-engineer/ improve process workflows to create cost savings/ efficiencies.
- Update self on and analyze market conditions, best practices, industry benchmarks, other customer experiences and technology that may have a considerable impact on the business processes and recommend appropriate business / technical solutions to improve operative efficacy.
- Assist the Manager CoE, Prepare Progress Dashboard and monitor the business process outcomes to ensure compliance with the strategic goals and vision of the Bank.
- Provide necessary research/other operational support in the development/ execution of process designs/re-designs and workflows in compliance with the Bank's compliance standards, policies/procedures, and regulatory requirements.
- Work with EPMO/Project Manager in defining Project Scope and Milestones, Project Plan and Sprint, PPT on achievement and recommendations that to be presented to Management.
- From time to time, conduct Research and Analysis to identify the areas of process improvement, identifying areas that may require STP that will result in an efficient and more easy and productive way of working.

Specialist- Card Operations, Commercial Bank of Qatar, Doha**Nov 2017 –Feb 2019**

J O B	<ul style="list-style-type: none"> Ensuring the Team to process & resolve all the Card Disputes (Issuing/Acquiring Chargebacks, ATM, &NAPS/GCC dispute), and settle acquired funds to the customer on time. Track, follow up and resolve if any delays in SLAs. From First Presentment to Arbitration, Guide Team at all levels of the Chargeback, and in reconciling of its funds Review Reconciliation of the transactions, Settlement of the Scheme Funds are proper, and the entries posted in the System are correct. Resolve or escalate if I see any variance or issue. Review and approve the financial adjustments posted in the Card Management System.
P R O F I L E	<ul style="list-style-type: none"> Liaise with Merchant Acquiring Team for any Settlement, Refund, or Reversal issues. Parallel coordination with Authorization & Risk Team for any Auth & fraud transaction issues. Co-ordinate with Schemes (Visa, MasterCard & Dinner), Qatar Central Bank, and the local Banks in Qatar. Nurturing the Culture of Teamwork, Motivating a Team, and ensure that the responsibilities are fairly distributed Design the effectiveness of internal controls. Developing, Modifying, and Maintaining the Operational Guidelines. Nurture a culture of teamwork and ensure that the responsibilities are fairly distributed. Every biweekly/monthly present the MIS/Business Dashboard Report to the top Management about the business volume, processing error, team achievement/initiatives, loss/gain... Have automated all types of JV with my Macro Skills, Further Identifying new Automation Opportunities by accurately analyzing the processes and quickly assessing the feasibility. As a Specific Assignment, worked with the RPA & TD Team to automate the processes of other Teams for Nine months; handled entire Credit Bureau Reporting and handed over after Streamlining the CBR Process.

MS Executive & SME, ATOS Worldline India Pvt Ltd, Mumbai**Sept 2015 – Nov 2017**

J O B	<ul style="list-style-type: none"> Setup and Managed the entire Financial Operations of Internet Payment Gateway comprises: - Reconciliation, Merchant Payout, Chargeback, Revenue Preparation, MIS, Merchant onboarding, and Nodal Account Balancing. Verifying the Interchange charges of VISA, MasterCard, and RuPay for Revenue Preparation. Responsible for Preparing the Daily Business Dashboard and the Weekly/Monthly GMV Report (for Merchant & Sales Managers) for Higher Management Decision Making. Verifying the Documents of IPG's Merchant received for Merchant Onboarding and Responsible to get these onboard for the integration and testing UAT transaction.
P R O F I L E	<ul style="list-style-type: none"> Processing Purchase Orders and Verification of invoices based on agreements/work orders. For the endless enhancement of the System, liaising with TD Team. At regular intervals reviewing the policies and procedures to ensure adherence and they're up-to-date. Resolving Queries of Accounts Team and help them to pass the Adjustment Entries. Team Management, motivating team members, and ensure to complete the BAU before TAT. Forecasting the GMV and Revenue by taking inputs from the Sales and the Top Management Team. Preparing Budget for IPG Project and Collaborating with Team to Make Consolidated Budget. Variance Analysis with Actual Outcomes and performing Profitability Analysis on Merchants.

Finance Executive, Pay U Biz, Gurgaon**May 2014 – August 2015**

J O B	<ul style="list-style-type: none"> Responsible for final Sanity Check of Merchant Payout and adjustments sent by Operations Team. Monitoring Fund laying in the Nodal Account by analyzing Unsettled, Partial Settled, Partial Refunded, and Chargeback transactions Report received from the Operations Team.
P R O F I L E	<ul style="list-style-type: none"> Reconciling, Analyzing, and Releasing fund for Marketing Components: -Cashback, Loyalty, Discount, Wallet. Responsible for the day to day GL Accounting and Reconcile transaction by comparing and correcting data, Financial Reporting, and Analysis for assigned functional areas. Responsible for the preparation of Monthly Revenue coming from Primary Resources. Responsible for tracking loss and profit and its sources by analyzing Merchant's Business. Calculating Ratio and do an Analysis on Earning, Revenue, and Cash-flow Projection. Collaborating with the Technology Department for enhancement of the Settlement, Reconciliation, and Report Fetching System. Prepare Test Cases and perform the UAT Testing whenever required.

Accountant, T.T.L. Minerals Exports Pvt. Ltd/Rahul Hi Rise, Kolkata**Oct 2008 –Jan 2011**

J O B	<ul style="list-style-type: none"> Responsible for the day-to-day bookkeeping of Accounting entries and Reconciliation. Reconciling Financial Discrepancies by collecting and analyzing account information.
P R O F I L E	<ul style="list-style-type: none"> Preparing the Payments by verifying Documentation and requesting Disbursements. Preparing the Financial Reports by collecting, analyzing, and summarizing account information and trends. Collecting Deposits from the Agents on behalf of the Customers and prepare necessary entries against them. On the maturity date of Deposit, disburse to the customer and pass the necessary entry. Digitized the paperwork in Excel and Automate the invoice in Company Letter Head Format.

PROFESSIONAL ENHANCEMENT

- Completed a full-time MBA with Finance as a major and HR as a minor in the year 2013 from WBUT and Two Months Internship Project (June-2012 to July-2012) on "Scope of Implementing Advance Budgeting Techniques" in Bata India Ltd.

- Achieved Certification in Certified Process Professional Master in 2020 from BPG Group.
- Achieved the Certification in Equity Valuation and Financial Modeling from Kredent Academy Kolkata (Feb 2013-April 2013).
- Achieved the Certification in Capital Market (Dealers) Module and Derivatives Market (Dealers) Module from NCFM in 2012.
- Completed the Diploma in Financial Accounting along with MS-Office from CMC Limited-Computer Education in 2008.
- Completed 30 hours of VBA Macro Training from New Horizon Qatar in the year 2019.
- Achieved RPA Certification and completed relevant Courses from Automation Anywhere in the year 2019.

KEY SKILLS

|Business Process Re-engineer| Automation| Collaboration| Decision Making| Planning and Organization| Team Work| Analytical and Problem Solving| Chargeback| Authorization | ATM Dispute| Scheme Rule| Reconciliation | Interchange | Settlement| Merchant Onboarding| Merchant Payout| Nodal Account Management| NAPS | GCC |Payment Gateway| Fintech| Merchant Level Analysis| Revenue Preparation| MIS | Business Dashboard| Macro | Accounting |Leadership|

RELEVANT SKILLS

- Proficient in Financial Modeling, DCF, Valuation, Ratio Analysis, Earning, Fundamental Analysis, Management, Analyzing Quantitative Data. Well-versed with Financial Market and Financial Management; Influential and Negotiation Skills.
- Proficient in Preparing monthly profitability & detailed analysis on the Variances, ensuring compliance of TDS & Income Tax
- Ability to Select/Accept the best Project out of many Projects; Reducing the Cost to the Company without affecting Quality.

IT FORTE

- Expert: |Advance Excel| MS Office| MS Visio| BPMN | VBA Macro| CRM| RPA Tools| All Basic IT Skills|
- Banking System: | Kapiti| Prime| CRDB| Isuite| Sibnet| GCC| Cars| Documentum| VROL| MasterCom| Bridge |QIPS|

ACADEMIA

- B-Com from Dr. P N Singh Degree College, Jai Prakash University. | Intermediate from Ganga Singh College, B. I. E. C. Patna. | Matriculation from A L High School Laxmiganj, B. S. E. B. Patna.

COMPETENT

- Strong Quant and Mathematical skills. Analysis of Data, Accuracy, and Attention to details.
- Outstanding in Re-engineering and Analytical skills. Enthusiastic towards my work and attitude to be impeccable.

EXTRA-CURRICULAR ACHIEVEMENTS

- Awarded with Star Performer in Commercial Bank
- Awarded with Best Performer of the year in Commercial Bank
- Best Delivery Award: Awarded for delivering best financial services to IPG Merchants
- Received Mr. X Award for impeccable contribution to providing financial services to Merchants.
- Secured 2nd Place in Marathon organized by Atos Worldline. Played Intercollege Cricket and won the match, Won first prize in a college Extempore and Debate competition

INTERESTS

Follow all types of news especially that influences the economic & political scenario. Practicing Gym and like Outdoor Activity.

PERSONAL DETAILS

Marital Status : Married.
 Permanent Domicile : Patna, India
 Languages Known : Hindi, English, Sanskrit, Bhojpuri, and Bengali.

DECLARATION

The facts stated above are true and correct without any material exaggeration or concealment to the best of my knowledge and belief.

Date.....

Signature

Place.....

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 (Tarkeshwar Prasad)