

Name: BASKARAN SUBRAMANIAM
Rank: Senior Business Consultant
Total Experience: 33 Years



Career Summary:

Banking Industry

23 years' experience in Banking Industry across modules and at different locations.

- Wider Domain knowledge both in Retail & Corporate Banking – Operations, Transactions, Payments.
- Fair knowledge on Banking Compliance and Risk Management Framework in the banking industry.
- Good exposure in Trade Finance covering Issuance, Advice and Negotiation of Letter of Credits, Handling Bills/Drawings under LCs under the ambit of UCP 600, compliance norms under International Standard Banking Practice ISBP etc.

IT Industry

Exposure spanning 11 years as Senior Business Analyst and Functional Consultant on Banking domain. Hands-on experience in Business requirements gathering, analyzing and relating them to Temenos T24 products in Core, Retail and TF modules. Well versed in Digital Banking Channels & Transformation initiatives as Digital BA for a leading Saudi Bank for nearly 5 years until Dec 2021, involving effective contribution towards defining product feature requests, business requirement specifications, and change requests; modeling requirements through business process flows using MS Visio tool, together with active participation in development / implementation activities.

Duration	Role / Description - Projects
Sep. 2016 – Sep. 2022	Job Profile:- Senior Business Analyst – Banking – PAGE SOLUTIONS INDIA
	<p>Actively participated in functional discussions, gathering business requirements, planning approach methodology, evaluating bank's business requirements and relating them to Temenos T24 environment for resolution to meet the requirements in respect of</p> <p><u>Bank Albilad – Riyadh, KSA (Sep 2016 – Dec 2021)</u> - Retail Lending portfolio and Digital Retail Banking projects and newer digital initiatives for the Bank,</p> <p><u>Goh Betoeh Bank – Addis Ababa, Ethiopia (May 2022 – Jun 2022)</u> – a short term implementation assignment for Trade Finance to complete the UAT phase I & II.</p> <p>Environment: Temenos T24 Core Banking.</p>
Sep. 2014 – Aug. 2016	Job Profile:- Senior Consultant - INTELLECT DESIGN ARENA (POLARIS)
	<p>Performed activities relating to Pre-Sales stage – Responding to RFI/RFPs, Preparation of Proof of Concept, and Product Demonstrations to clients in the areas of Lending Suite of Products covering Loan Origination (LOS), Collateral & Limits Management (CLMS), Loan Management (LMS) Module and Delinquency Management modules.</p> <p>Environment: Intellect Lending Suite of Products.</p>

Dec. 2010 – Sep. 2014	Job Profile:- Senior Business Analyst - CAPGEMINI INDIA LTD - Chennai
	<p>Functioned as Senior BA for the Temenos T24 solution in the areas of (A) Core & Retail Banking modules, (B) Loans (LD) Module, (C) Corporate Banking - Trade Finance (LCs, Bills, Trade Guarantees) streams - Streamlining the process, review and improve organizational effectiveness for UNB, Abu Dhabi & NAB, Australia by developing processes from as-is to to-be duly mapping the same with MS-Visio tool.</p> <p>Environment: Temenos T24 Core Banking Application & MS-Visio</p>
Sep. 1986 – Jun. 2010	Job Profile:- Senior Manager – KARUR VYSYA BANK LTD – Across India
	<p>Branch level Core Banking (Flexcube software) operations covering Asset & Liability products and their management (ALM), Cash Management, Credit Management, Loan Appraisals, Sanction, Documentation and Inspection. Loan Recovery Management, Branch level Resources Management etc. Process, appraisal, assessment & sanction of credit proposals from branches. Preparation of Board Note for high value proposals. Post Sanction follow-up with branches. Exposures in Syndicated Loan activities as a Co-Arranger, Funded Participant, Documentations, Involvements in Consortium Meetings between member lenders and the borrower, etc. Risk Management initiatives at the division level as per extant guidelines. Operations at Branch level authorizing customer transactions under Liability and Asset products. watch-list screening, anti-money laundering, fraud prevention – suspicious activity prevention – and KYC.</p> <p>Environment: Flexcube Retail & Corporate (FCR/FCC) – Business user.</p>

Academic Background:

EDUCATIONAL QUALIFICATION:

Bachelor's Degree in Science - University of Madras – 1982.

CERTIFICATION COURSES:

NSE Certification in Capital Market (Dealer) Module

NSE Certification in Derivatives Market (Dealer) Module

AMFI Certification in Mutual Fund Advisory Services

Technical Skills:

MS-Office suite MS-Word, MS-Excel, MS-Power Point

BPM Tool MS-Visio

Temenos T24 Core Banking Modules (Core, Credit module, LC, Bills, BGs) & Digital Channels

Other Details

E-mail:

baskaran2805@gmail.com

Date of Birth: 28th May, 1962

Mobile:

+9198402 63836

Languages Known:

English, Tamil, Telugu & Hindi