

SHAIK | COMPETENT FINTECH PROFESSIONAL

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FinTech - TOP Management, IT Management Professional

Digital, Technology | Product Management | Strategy IT | IT Project Leadership | BI Project Manager | Business Strategy

Recognized as a **FinTech Evangelist** in setting the company vision, technology, digital practices & strategies till launch of FinTech Portfolio developing new systems. Dexterity to identify gaps, bottlenecks, risks & requirements in **robust FinTech technologies and architecture**

Insightful experience in prioritizing, winning, launching and developing high-reach & impact **FinTech/Technology portfolios**. Capability in developing a pipeline of episodic deals, particularly within BFSI industry.

Operationalized **business intelligence** solutions and conducted advanced analytics to identify opportunities and strengths to meet business goals.

Verified skills in providing **cost-cutting technology-driven financial solutions** as per clients' needs and financial industry trends. Efficiently contribute to develop the business model ahead of the FinTech market while directing diverse units Product Development, Banking, Sales, Operations, Marketing, and Finance of a firm

PROFILE SUMMARY

Companies Worked with: Annapurna Finance | Jayam Solutions Pvt. Ltd. | GfK | Kantar ITP | ING

FinTech Expertise: Lending (Sec/UnSec) | Collection | Insurance | Audit

FinTech Subject Matter Expert in leading regulatory, financial, and complex issues while implementing financial-oriented technologies, digital processes, and innovative methodologies.

- Architect scalable & performance oriented financial, investment and **CRM** solutions to streamline a wide range of FinTech operations.
- Change Diplomat**; can drive highly complex changes for business continuity and disaster recovery in FinTech systems.
- Manage concurrent major FinTech projects while developing timelines with key milestones, delivery and proper cataloging of assets.
- Capability to define metrics & KPIs (key performance indicators) for measuring success of FinTech programs and helping FinTech partners.
- Rich exposure across **cross-border payments** technology, including relevant risks and regulations while heading major Fin-tech projects.
- Strategic planning, analytical, problem solving and people leadership skills to maintain alignment of project scope with business goals.
- Eloquent speaker & Strategy Planner in creating value for the organization by dealing with people at all levels of business and management.
- Adroit in working with company's Business Unit Architects and Stakeholders (Business & Technology) as per application architecture norms.
- Competent in optimizing the firm's product and technology infrastructure by leading deployment processes, integration and IT operations.
- Skilled at overseeing key processes including the MSME (secured and unsecured loans – PL, BL, EV, HIL, Agri and Solar) and Group Lending (JLG).
- Participated and provided technical leadership in all phases of **BI** projects: from discovery and planning through implementation and delivery.
- Managed to create the software solutions for B2B, B2C and B2B2C.
- Consultation aptitude to drive entire product management lifecycle, SDLC and project methodologies (Waterfall, Agile Scrum & Hybrid)
- Proficient in initiating latest technology approaches to grow the FinTech business with leadership attribute in coaching 150+ offshore & onshore.
- Functional & managerial skills working on multiple technology platforms to attain operational efficiency, service delivery & process excellence.
- Managed to Design/Developed **Jayam System** – eFimo – ERP (LOS, LMS, Finance, Account and HR) package. Managed to release 18 NBFC companies.
- Defining the IT organization policies and procedures.

Customer Super Mobile APP (Android & IOS): AnnapuraPay – Digital Lending (Self Journey), Digital payments, QR Payment, TPAP - PhonePe all features & BBPS AI – Biller payment.

Staff Super APP: AFPL ONE – Digital Lending (EPL, Salary Advance, two/four-wheeler loan).

WhatsApp: Bot Journey – Digital Lending, Payments, and Customer Support.

Integrated digital Tools: Digital verification KYC (Voter, Aadhar, DL etc), Video KYC, e-Sign, eNach/eMandate, beneficiary check, Fund Transfer (NEFT, RTGS), UPI, BBPS, Payment Gateway and Insurance, chatbot, Robot Answer call center, CYC & CRM

Integrated Digital Vendors: Kuliza, Jayam, Karza, SingnDesk, ICICI, Axis, Legality, Razorpay, Perfious, Hunter, eCom, Infobip, Gupshup, Zoho, CIBIL, CRIF & Equifax, Bindya(Call center), Yubi(Co-Lending)

Onsite Experience: New Jersey (US) | Landon (UK) | Kuala Lumpur (Malaysia) | Dubai (UAE) | Singapore

CERTIFICATION

- Scrum Master
- Prince 2 Practitioner
- MCSE (Microsoft Certified Solution Expert) MSBI – 2012
- Six Sigma - Green Belt
- PMP – PMBOK 6th Edition Trained

SKILL SET

- Project Leadership (from Scoping till Delivery)
- Technology Portfolio Management
- Business Requirement Analysis and Consulting
- Software Development and Application Support
- Team Building and Mentorship
- Product Development, Implementation & Maintenance
- Project Portfolio Management
- Risk Mitigation Planning
- Stakeholder Coordination and Client Retention

TECHNICAL SKILLS

- Methodologies: Waterfall, Agile Scrum & Hybrid

- Project Management: Microsoft Office Suite (including MS Project), PPM Tool, Jira
- Business Modeling Tools: Microsoft Visio, MSBI, POWERBI
- Microsoft Tools: Dynamic CRM, Dynamics 365(Supply chain), SharePoint 365, TFS, ServiceNow and All Microsoft Technologies

CAREER DETAILS

FinTech IT Head – AVP | Annapurna Finance | DEC'20 – Present

- Undertaken digital transformation and change management to streamline internal operations, reduce costing and optimize data processes
- Ensure maximum quality assurance and data protection processes by introducing technological systems and platforms to improve customer experience in challenging deadlines.
- Manage risk, including credit and fraud risk, and ensuring compliance with relevant regulations to manage operations of the Product and Technology department.
- Drove cost-effective initiatives towards rolling out:
 - ✓ MSME (Secured & Unsecured) system in a digital platform.
 - ✓ Digital Lending System such as STP, PWA, Chat bot, IVR, social media.
- Integrate Bureaus, VideoKYC, Digital Signature, Auto CAM reports, ITR, Fraud deducts, auto disbursement & digital platform collections.
- Engaged in WhatAPP integration for lead generation in coordination with vendors of LOS & LMS for MFI & MSME
- Build a team of high-performance product teams to develop new financial products and offerings for our customers.
- Maintain smooth coordination between sales, product, technology, and marketing to coordinate and implement relevant solutions
- Integrated MSBI tool in CRM from HR-ONE, LMS, LOS, Decision & Credit Engine.
- Managing IT MSME, FinTech IT and Co-lending & BC IT (Team size : 114 – Direct/indirect) .

In-house development:

- Customer Super APP: AnnapurnaPay – Digital Lending Products- PL, BL, EV, HIL, Agri and Solar.
- Employee Super APP: AFPL One(Annapurna Staf APP)
- **WhatsApp:** Lending (Digital Onboarding) & loan repayment.
- Under Development on Digital JLG, Credit Guaranty and CDL for MFI. – LOS system for MFI
- Under Development on TPAP integration with two PSPs.
- Under Development on Field Force management, Decision Engine (for MSME, MFI all products), OCR and Digital Signature – NSDL.

Technology: Kotlin, Swift, Python, JAVA, React Native, PGSQL, MySQL, MSSQL, mangoDB & PowerBI

Associate Vice President – IT | Jayam Solutions Pvt. Ltd. | Jun'15 – Sep'20

- Supervised diverse teams- Development, Project, Managed Services and Operations as per project scope and client requirements.
- Contributed in timely project execution through end-to-end solution documents and customization of the products.
- Developed technical and commercial proposals to deploy mobile apps development practices; Result: Delivered ~15 Hybrid Mobile Apps.
- Ensured timely integration of ICICI, RBL Cashless disbursement (Auto) and collection (MATM, AEPS, BBPS, PG and UPI).
- Executed ETL tools to migrate the data from legacy system to eFimo system and managed to plug the eSing, eMandate (ICICI).
- Played a key role in generating Power BI reports and dashboards and utilizing BC model with MAS, IDBI, Indus, RBL, RC and Yes Bank.
- Developed Inventory Module (Warehousing, Order Management, Product Tracking, Reporting, Delivery and Barcode Management)
- Worked on dynamics 365 supply chain Management (Planning, Production, Stock, Warehouse, Transportation, Customer service)
- Optimized Database to improve the performance, Created Reporting (AS) to improve to critical reports generation like PAR, Outstanding and LIVE dashboards. **Mobile APP** for collection and Lead generation.

Major Clients (Solution): [Spandana](#) | [Annapurna](#) | [Navachetana](#) | [Midland](#) | [Fino](#) | [Safal](#) | [Arth](#) | [Saggraha](#) | [Sub-K](#) | [Namra](#) | [Belstar .. 48 NBFC & MFI companies](#)

Sr. Project Manager/ IT Head – Offshore Delivery Head | GfK | Apr '13 - May'15

- Successfully setup the:
 - ✓ Off-shore Delivery Center in India for development & production support, leading the growth from 1 to 90 resources
 - ✓ Off-shoring & Services Rationalizing Strategy.
 - ✓ Level 2 Shared services across Global Apps of GfK Connect, GfK and C3PO
 - ✓ 'Factory Model' for Digital Transformation Services & initiatives with direct cost savings
 - ✓ DataMart for centralized transaction data services using ETL tools (BizTalk, MSBI)
- Delivered wide ranging projects, delivery practices (offshore), business processes, product demos, presentations and value offerings
- Identified opportunities to improve customer experience and grow business from inception to fruition along with developing market share, brand and profits
- Assisted in planning and setting up shared services process and transformation operations using offshore delivery procedures
- Global HR data integrated with the ERP tool using MSBI.

Project Manager – SW/IT | Kantar ITP – TNS | Jun'04 - Mar'13

Growth Path: **Project Manager – SW/IT:** Jan'08-Mar'13 | **Team Lead:** Jun'04-Dec'07

- Developed Project Charter, Scope, SOW, Project Plan, Risk Register, Change Request (CR) and Stake Holder Status Reports
- Maintained project reviews, technical designs and functional design documents based on Client Meetings and CRs
- Led CRM Web portal for Kantar (Not the Microsoft Dynamic) and facilitated development of system requirements and use case's (Visio)
- Managed Production servers (application and Database) and involved deployment process
- Collected sign-offs from clients on various Projects and submitted formal documents in SharePoint Content Management System (CMS)

Software Engineer | ING – Malaysia – KL | Jun'03 - Mar'04

Software Developer | Jayam Solutions– Hyderabad– India | Dec'99 - May'03