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Awards & Accomplishments

Process Champion Award: Awarded by Quattro Processing Services P Ltd for the year 2016 & 2017

Service Excellence Award: Awarded by Commercial Bank of Qatar for the year 2013 & 2014.

Service Excellence Award: Received Reward for Best Performance for the Year 2003-04 in Ultra Tile Private Limited.

Service Excellence Award: Awarded Unicorn Award (Individual & Team Leading) & Awarded Kaizen for process improvement.

Professional Experience**Que Processing Services Pvt Ltd – (May'15 to Till Date)**

Role: AVP – Cards - Recon & Sett Ops

Period: Jul'18 to till date

Role: Sr Manager – Cards - Recon & Sett Ops

Period: May'15 – Jun'18

Responsibilities:

- Ensuring reconciliation is performed for all the GL.
- Created required templates for Settlement & Recon.
- Performing CMS UAT.
- Offer demo on the Card System to prospective clients
- Gathering of Business Requirements with Clients and mapping of system parameter
- Coordinate with Technical and Business team for fulfilling the system related requirements
- Executing integration testing, functional testing, system testing, negative testing, publishing test results and sign off.
- Offer application training to internal stakeholder and Business team involved in day to day operations
- Developing and implementing Service Level Agreements with clients.
- Drafting of Process Flow and Process Notes
- Setting up of 24/7 Service Delivery team to support continuity of system/operations and query assistance
- Scheduling of Weekly/Monthly call with clients to understand future business needs and resolving prevailing process and system related issues
- Implementation of adequate controls to mitigate inherent risks in the process
- Conducting of semi annual refresher training to internal team members to adhere to process changes
- Effective management of Vendors and Partners through regular calls

Key Achievements:

- Involved in developing a Prepaid CMS.
- Successful launch of new credit card product for a Vietnam Bank & prepaid card for a Domestic Bank.
- Successful launch of a wallet mobile application.
- Involved in Visa and Rupay certification.
- Created excel automation tool to reduce efforts and errors.

Projects:

- Client has provided a list of reports to be delivered (which are not part of default reports) as a part of contract as per their specifications, but to develop these reports the product team charged high amount & requires lot a time which will also delay the new system launch. Reports like direct debit file, GI posting file, annual fee report, payment allocation report, etc.
- Instead of depending on the product team, we finalized to provide the reports manually by extracting some details from the system.
- From the extracted details, have added other fields and formatted to client's required specification.
- Post successful testing client has approved the reports.
- By creating these reports/files there is a cost save of \$10000 and successful on-time new system launch.
- Have identified the areas were the process can be automated using VBA or MS Excel. And the same has been implemented post successful testing.

TCS Limited – (Jun'05 to Apr'15)

Role: Manager – Commercial Bank of Qatar-Recon & Sett Ops

Period: Jul'14 – Apr'15

Role: Asst Manager – Commercial Bank of Qatar-Recon & Sett Ops

Period: Sep'11 – Jun'14

Roles:

- Performing day to day scheme settlement reconciliation to match the transactions processed in CMS with the transactions sent (for acquiring) to or received (for issuing) from scheme.
- Post settlement reconciliation, gl and P&L entries are prepared. And the entries to be posted in CBS if there is no major variation in forex or P & L a/c.
- Balancing Billing A/c or Card Holder Receivable A/c and payment will be processed for cheque payment after retrieve card number from ECC.
- Nostro Reconciliation – Bank statement and GL entries will be loaded to the system called CARS. Post system match-off, entries will be manually matched based on the reference number, narration etc. Unmatched entries will be highlighted to respective team for clearance.
- Performing day to day GL proofing of all settlement related accounts like, Association Receivable, Association Payable, Chargeback a/c, Reject A/c etc.
- Follow-up with concerned team to clear the aging cases.
- As a part of monthly activity, submitting GL accounts to the finance team.
- ATM Balancing will be done for the ATM (withdrawal & deposit) which was replenished. And customer dispute / chargeback received from Scheme (which includes NAPS transactions) will be processed based on the excess found in the respective ATM.
- Dividend Reconciliation – Gets the list of shareholders like QID, no of shares, dividend amount and the same will be uploaded to the system called CARS after company's AGM and the entry will be matched at the time of clearance.
- Monitoring unclaimed account. Open cases pending more than 10 years will be moved to "General Authority for Minors Affairs" even after the funds are not claimed post publishing in local newspaper
- Involved with the Project and Technical team during Prime 3 to Prime 4 migration, performing UAT (User Acceptance Test) for new system.
- Creating SOP for all the process and regular review will be performed to check if there is any change in the process.

Responsibilities:

- Tracking and adhering to the service level from the day the project was declared "Go-Live".
- Increasing productivity of individuals thereby reducing the required no of FTE for the process.
- To identify risk prone operational steps/process and to implement appropriate control measures/tools to mitigate the risk for better operational efficiency.
- Regular Client interaction to identify new process initiatives or to enhance the existing process.

- Knowledge transferred from Doha to offshore team in Chennai for entire cards activity like Settlement Recon (for Mastercard, Visa & Diners), Direct Debit, ATM reconciliation, Processing of customer payments, disputes handling, Nostro Reconciliation & Dividend reconciliation.
- Ensuring reconciliation is performed for all the GL & timely submission to finance team.
- Ensuring all the customer complaints & query has been processed on time.
- Performing system UAT testing for client requirement.
- Ensuring that all expense are booked correctly to the appropriate expense a/c in the subsidy books of CBQ.
- Ensuring that all monthly income accruals and expenses are amortized correctly.
- Ensuring that there is no long aging outstanding item in Nostro accounts.
- Ensuring that all atm has been tallied, identifying the exception if there is a difference.
- Ensuring that all atm related disputes (withdrawal & deposit) has been processed as per the SLA.
- Ensuring all settlement related activity has been completed for the day with any exception.

Key Achievements:

- Accuracy and Timeliness service levels have always been delivered well above the expected standards.
- Study conducted on the transaction work flow. Basis which internal shift time have been designed to improve better work like balance for the associates.

People Management:

- Managed a team of 11 associates across Chennai and Doha.

Role: Asst Manager – Citigroup Malaysia, Europe-Recon & Sett Ops

Period: Apr'10 – Aug'11

Responsibilities:

- Worked with the project & technical team during ECS to ECS+, defining the flow and required report, mapping the gl based on the transaction type, performing UAT (User Acceptance Test) for new system, etc.
- Involved in new project launch for a Citi project in London.
- To identify key business opportunities within Cards Recon & Settlement Operations.
- Identifying key process improvement areas to share productivity and cost benefit to the client.
- To identify opportunities for better seat utilization within processes.
- Managing internal and external audits along with Organizational certification, if any.
- Reconciliation of all accounts of Citibank-Belgium, UK, Russia, Greece, Germany, Malaysia, Sweden, Portugal and submitting balance sheets to Financial Controller as per their requirements.
- Submission of Balance sheets for all the countries handled by month end to Clients.

Projects:

- Performing GL proofing manually takes lot of time and there are cases were the agents' clear debit and credit incorrectly.
- After analyzing this issue, I have proposed to automate the gl proofing through excel macro.
- Automation extracts the gl transaction and gl balance from the report and the same will be updated in gl proofing file accordingly. Post updating the file entries will be matched based on the reference number and amount, if there is any difference in the amount for the same reference number it will be tagged as difference. So it will be easier for the agent to investigate on the difference.
- Post successful testing client has approved the automation.

Key Achievements:

- Effective seat utilization led to cost cut for the organization and best work life balance among employees.

- Automation of the sub processes that resulted in saving of 1.5 FTE.
- Successful ECS to ECS+ migration (System Upgrade in Citi-Malaysia) & New process of Citi-IPB – London.

People Management:

- Managing a team of 11 people and handling all kinds of people management issues effectively.
 - Exhaustive Training to the new entrants of the unit with regard to the processes & inbuilt controls.
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Role: Team Leader, Citigroup-Recon & Sett Ops

Period: Apr'07 – Mar'10

Responsibilities:

- Supervised in setting up the Acquiring Settlements which was a complex activity involving forex validation and debit settlements funding before cut off times for different currencies.
- Supervised in managing the bank booking process where the bank transactions are booked on a daily basis for Belgium, UK, Russia and Germany and closing the bank books for the day without any differences.
- Ensured smooth and seamless cutover of the process which involved SLA sign off, setting up of KPI standards and coordination of RCSA (Risk Control Self Assessment) for the process.
- Arranged daily/weekly calls with clients, trainees and trainers and coordinated in the preparation of process notes for all the processes that had migrated.
- Co-ordination with the technology team for creating the applications/systems required for the trainees.
- Handled Belgium, UK, Russia, Germany, Malaysia, Greece, Sweden, Portugal countries process.

People Management:

- Managing a team of 5 associates.
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Role: Processing Officer, Citigroup-Recon & Sett Ops

Period: Jun'05 – Mar'07

Responsibilities:

- Responsible for reconciliation of Bank and GL accounts of Citibank Belgium, UK, Greece & Germany and submission of balance sheets as per Client requirement.
 - Handled this project efficiently by meeting the SLA standards provided by the Clients up to their satisfaction, which was appreciated many a times.
 - Worked on process improvements and recommended successful methods in reducing considerable time involved in settlement and reconciliation activity.
 - Settlement Reconciliation and booking of Settlement entries.
 - Association Funding.
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Geo-Logistics Pvt Ltd – (Feb'05 to Jun'05)

Role: Junior Executive

Responsibilities:

- Handled Banking Transaction like tracking of Outgoing Funds.
 - Handled Branch petty cash expenses effectively experience in Cash handling.
 - Making payment to the creditors based on credit period.
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Ultra Tile Pvt Ltd – (Jan'03 to Feb'05)

Role: Accounts Assistant

Responsibilities:

- Maintaining Factory Accounts, preparing Wages and OT for the Workers.
 - Disbursement of Monthly Salaries to the Employees.
 - Preparing Bank Reconciliation Statement.
 - Handling Banking Transaction like tracking of Incoming & Outgoing Funds.
 - Preparing every month's Employee Share Insurance Corporation (E.S.I.C), Provident Fund (P.F).
 - Experience in Cash handling.
 - Reporting Collection Details to the Directors.
 - Making payment to the creditors.
 - Preparing Debit Note, Credit Note for Over-Riding Commission (O.R.C), Cash Discount (C.D) & Turn-Over Discount (T.O.D).
 - Preparing Sales Commission Incentives.
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Educational Qualification

- B.com - University of Madras – Apr'01
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