

BANAVARAM CHARAN

Software Developer | Full-Stack Developer | Enterprise & Automation

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PROFESSIONAL SUMMARY

Computer Science Engineering graduate with enterprise experience at **Standard Chartered Bank GBS**, combining software development skills with hands-on exposure to financial operations, transaction processing, workflow analysis, risk controls, process improvement, and automation. Skilled in **Python, Java, JavaScript, SQL, React.js, Node.js, REST APIs, and database management**. Experienced in analyzing business workflows and translating requirements into structured, technology-enabled solutions. Currently building **Smart Print**, a secure print management platform.

TECHNICAL SKILLS

Languages: Python, Java, JavaScript, SQL

Full-Stack Development: React.js, Node.js, HTML, CSS, REST APIs

Databases: MySQL, PostgreSQL, MongoDB

AI & Automation: Generative AI, LLM Fundamentals, Prompt Engineering, AI API Integration, Workflow Automation

Tools & Analytics: Git, GitHub, Visual Studio Code, Microsoft Excel, Power BI

Core Concepts: OOP, DBMS, Data Structures & Algorithms, SDLC, System Design, Authentication, RBAC

PROFESSIONAL EXPERIENCE

Standard Chartered Bank GBS

Bengaluru, India

Apprentice – Financial Liabilities Operations (WRB)

Oct 2025 – Present

Financial Operations | Process Improvement | Automation Focus

- Process high-volume, time-sensitive financial transactions while maintaining accuracy, operational controls, and SLA commitments.
- Analyze payment gateway reports and support settlement and refund processing across Razorpay, Paytm, PayU, CCAvenue, TPSL, BillDesk, and Atom.
- Investigate transaction discrepancies, validate settlement and refund data, and support accurate financial processing and reconciliation.
- Handle banking charge requests, including charge levies, debits, credits, reversals, adjustments, and related servicing activities.
- Manage deposit and account servicing activities involving Company Deposits, NRE/NRO accounts, FCNR(B) deposits, account closures, and transaction-related requests.
- Perform validation and risk checks for sensitive transactions while adhering to Maker-Checker controls, internal procedures, operational risk guidelines, and SLA requirements.
- Prepare and analyze MIS and operational reports using Microsoft Excel for transaction tracking, reconciliation, workload monitoring, and reporting.
- Analyze manual workflows and operational dependencies to identify opportunities for process improvement, automation, digitization, and technology-enabled solutions.

PROJECTS

Smart Print — Secure Print Management Platform

In Development

Full-Stack Web Application | QR Authentication | RBAC | REST APIs | Database Management

- Building a secure web-based platform connecting customers with authorized print vendors for controlled document printing.
- Designing end-to-end workflows for document upload, secure access, print configuration, printer selec-

tion, print-job routing, and real-time status tracking.

- Implementing QR-code and secure-code authentication along with Role-Based Access Control (RBAC) for customers, vendors, and administrators.
- Developing backend APIs for users, vendors, documents, print requests, printer configurations, and print-job status.
- Designing database structures for users, vendors, print jobs, configurations, and transaction history.
- Implementing configurable print options including colour/black-and-white, single-sided/double-sided printing, copies, printer selection, and controlled document access.

Block Management Process Digitization

Business Analysis / Workflow Design / RBAC

- Analyzed workflows involving block creation, release, deletion, and amount modifications to identify manual dependencies and process gaps.
- Identified limitations in manual and Excel-based tracking processes and designed a centralized digital workflow concept.
- Defined requirements for request submission, Maker-Checker validation, approval workflows, Role-Based Access Control, status tracking, SLA monitoring, and audit trails.
- Participated in stakeholder discussions to understand business rules, workflow dependencies, and operational control requirements.
- Identified opportunities to improve automation, transparency, efficiency, and traceability.

Banking Operations Performance Dashboard

SQL / Power BI / Microsoft Excel

- Designed an interactive dashboard to analyze operational performance and key banking metrics.
- Used SQL for data extraction, transformation, reporting, and analysis of operational data.
- Built Power BI dashboards to monitor transaction volumes, SLA performance, pending requests, turnaround time, and operational KPIs.

EDUCATION

Christ (Deemed to be University)

B.Tech, Computer Science & Engineering

CGPA: 8.23/10

Bengaluru, India

2021 – 2025

Sri Chaitanya Jr College

Intermediate / Class XII

CGPA: 8.2

2019 – 2021

Sri Swamy Vivekananda EM High School

Secondary School Certificate (SSC) / Class X

GPA: 9.3

2015 – 2019

CERTIFICATIONS

- PCAP – Programming Essentials in Python
- Problem Solving Through Programming in C – NPTEL
- Advantech PaaS – Level 1, Level 2 & Level 3

LEADERSHIP & ACTIVITIES

National Cadet Corps (NCC) – Air Wing

2022 – 2025

- Participated in leadership, teamwork, discipline, and training activities, developing communication, adaptability, collaboration, and decision-making skills.