

**Technology Advisor**  
**Dr Balakrishnan Ph. D.**

Excellent banking/payment system techno-functional expert with 30+ years of IT systems , 25+ of them in managing Banking/Financial Services/ IT with MNCs - ABN AMRO, Barclays, Citibank, Merrill Lynch, and national financial infrastructure creation company - NPCI.

Have the experience in running infrastructure and Data Centre for the bank as well apart from managing a variety of applications on different H/w, S/w platforms.

As COO of NPCI, he was responsible for Business, Operations and Technology management building world class payment systems for India that is affordable, safe, secure, convenient and above all, inclusive. Have implemented many payment systems for India - NFS ATM network, Immediate Payment Service which also can be done through Mobile banking, CTS systems in Southern and Western Grid, Innovative National Unified USSD Platform for India, National Automatic Clearing house solution with some innovative capabilities , Aadhaar ( Unique ID - UID) based payment systems etc.

Worked with World Bank for over 8 years - improving of financial infrastructure for many countries and continues as a global consultant for card services and payment systems.

Acclaimed for functional knowledge and solid project/program management experience with good understanding of IT infrastructure and Data Centre management, Known to deliver innovative and quality solutions. Ability to identify the cost savers without diluting quality

**Education:** Bachelors in Physics, MA-Political Science, MBA, Masters in Bank Management, Ph D in Financial Management/Payments.