

Priyakant Charokar

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Senior Leadership and Management Program: IIM Calcutta Alumni (2025)

PROFILE

Lead Architect with 20+ Years in Cloud, FinOps, AI/ML & Digital Innovation | Expert in AWS, GCP & Hybrid Solutions | Driving AI/ML in Finance & HR, GenAI in Oracle HCM | Legacy-to-Cloud Microservices Transformation

With extensive experience across Banking, Finance, Retail, Cryptocurrency, Cloud Computing, and AI/ML, I drive innovation, strategic execution, and scalable solutions. My expertise in enterprise architecture, cloud modernization, and Generative AI has enabled organizations to achieve cost efficiency, enhanced security, and digital transformation at scale.

What Sets Me Apart?

I bring a unique blend of technical excellence and strategic foresight, ensuring seamless cloud migrations, AI-driven transformations, and scalable enterprise solutions.

My Key Achievements:

- Enterprise & Cloud Architecture
- Led digital transformation at State Bank of India, migrating the Retail Loan Management System to a scalable platform supporting 80,000+ employees for high-volume loan processing.
 - Architected secure, high-availability cloud solutions on AWS & GCP, ensuring compliance, scalability, and performance optimization.
 - Spearheaded FinOps best practices, mentoring 10+ architects, optimizing cloud cost allocation, and improving financial transparency.
- Generative AI, Machine Learning & Digital Innovation
- Pioneered GenAI solutions on AWS & Oracle HCM, enhancing financial modeling and HR performance management.
 - Automated data-driven decision-making using AI/ML, improving efficiency in financial operations and predictive modeling.
- Java Enterprise & Microservices Migrations
- Led Java monolith-to-microservices migrations using Spring Boot, Kubernetes, and serverless architectures.
 - Re-architected legacy banking applications, improving performance and scalability.
- Data Engineering & Big Data Analytics
- Led Snowflake migrations, modernizing data pipelines and enhancing governance & analytics for financial institutions.
 - Implemented real-time data streaming using Kafka & CDC, improving transaction processing speeds.
- Blockchain & Cryptocurrency Innovations
- Developed P2P and OTC crypto exchanges, optimizing Order Matching Engines & integrating crypto APIs.
 - Built Ethereum smart contracts & Hyperledger PoC, enhancing blockchain security & automation.
 - Global Collaborator Across Ireland, Canada, China, Hong Kong, Germany

WORK EXPERIENCE

09/2020 – present
Pune, Maharashtra, India

Lead Architect - Engineering Principal Global Services

I lead the design and implementation of scalable, secure, and cloud-native solutions, driving technological transformation through strategic architectural leadership. My role involves overseeing solution architecture to ensure alignment with business objectives, operational efficiency, and adherence to best practices in cloud design, security, and governance. I mentor architects, guiding cloud adoption, FinOps practices, and the integration of Generative AI applications within business units, particularly in HR and Finance.

Achievements:

- Directed Java migration projects, transitioning legacy applications to



WORK EXPERIENCE

02/2019 – 09/2020
Mumbai Area, India

cloud-native microservices using Spring Boot and Kubernetes for enhanced scalability.

- Automated security, governance, and compliance processes ensuring system integrity and minimizing risks.
- Introduced CI/CD pipelines and DevOps automation, boosting software deployment efficiency and operational agility.
- Led the development of data pipelines using Snowflake and big data tools, migrating to a cloud-first model, significantly enhancing data governance and analytics.
- Drove FinOps adoption, mentoring 10+ architects, and optimizing cloud cost usage through detailed AWS cost estimations and budget management.
- Architected and deployed resilient, self-healing cloud infrastructure, enhancing system uptime and performance.
- Collaborated with global teams across Ireland, Canada, China, Hong Kong, and Germany, ensuring seamless project execution in diverse business environments.

Senior Architect [Retail Loans] at State Bank of India Mphasis

I spearheaded the digital transformation and modernization of SBI's Retail Loan Management System (RLMS) at GITC, enhancing scalability, security, and high-volume processing capabilities. My focus was on designing microservices-based architectures using Java, Spring Boot, and front-end technologies like React and Angular to streamline integration and operational efficiency. I also led a data warehouse re-architecture initiative to enhance governance, modeling, and decision-making processes.

Achievements:

- Led SBI's Retail Loan System modernization, enabling 80,000+ employees across thousands of branches to process high-volume Gold & Pension loans efficiently.
- Transformed legacy loan systems into a fully digital, scalable platform, optimizing end-to-end processing.
- Developed and implemented system-wide security architecture, strengthening data protection and compliance.
- Integrated microservice architectures with best practices in design patterns, ensuring a modular, maintainable, and resilient system.
- Streamlined complex dependency management using Gradle, Maven, Jenkins, enhancing system reliability and deployment automation.
- Optimized reconciliation processes, ensuring accurate financial records and resolving discrepancies in bank statements.

03/2018 – 12/2018
Mumbai Area, India

VP Engineering - Architecture Cashaa

I led the migration from Digital Ocean to GCP, optimizing cloud solutions to enhance performance, scalability, and cost efficiency while effectively managing IT budgets. I streamlined project delivery using JIRA, Confluence, and QMetry, ensuring operational excellence. My role involved integrating GCP and AWS, leading data engineering initiatives with Snowflake, and enhancing data warehousing, security, and compliance measures.

Achievements:

- Led full-cycle development using Java, Spring, Node.js, and Angular, integrating CI/CD pipelines for seamless deployment and faster time-to-market.
- Played a key role in enhancing P2P and OTC crypto exchange platforms, focusing on Order Matching Engine and API integration for crypto websites.
- Innovated in blockchain and cryptocurrency by developing Ethereum smart contracts and creating Hyperledger PoC for decentralized solutions.

03/2015 – 02/2018
Pune Area, India

Senior Architect Tieto

I worked within Nordea Bank's SAFE Agile environment, leading the design and implementation of a Web/Ionic Angular Payment project. My expertise in AngularJS, Angular CLI, REST, Java Micro Web Services, and Spring Cloud helped in



WORK EXPERIENCE

building secure, scalable, and responsive applications. I played a crucial role in front-end development while collaborating with backend teams on RESTful API development.

Achievements:

- Implemented Service-Oriented Architecture (SOA), enhancing system scalability and maintainability, allowing for better resource utilization.
- Developed enterprise-wide architecture, improving data sharing, collaboration, and real-time data access across multiple sources for more effective decision-making.
- Architected and integrated Snowflake data projects, ensuring seamless data architecture, resulting in improved accessibility and real-time data-driven insights.
- Mitigated project risks by applying agile methodologies and focusing on scalable, modular microservices architectures.

08/2014 – 02/2015

Hong Kong

Architect

Cathay Pacific Airways

I was responsible for designing, building, testing, and deploying high-performance web applications, ensuring seamless user experience and scalability. My role involved implementing system-wide security architecture, enhancing data protection, and ensuring compliance with industry standards.

03/2013 – 06/2014

Pune

Lead Engineer

Giesecke & Devrient

I played a key role in delivering critical software features in a Scrum Agile setup, ensuring rapid development cycles and efficient project execution. My expertise in Hibernate JPA domain modeling improved database interactions and performance efficiency.

01/2012 – 02/2013

Pune Area, India

Team Lead

Euronet Worldwide

I led the CMS project developed in Java/J2EE/JSF/AS400-iSeries, optimizing IMS and ICCS modules for enhanced functionality. My role involved providing technical leadership, mentoring team members, and ensuring smooth project execution.

10/2006 – 12/2011

Pune Area, India

Senior Software Engineer

HSBC Global Technology India

I designed and developed highly available, fault-tolerant web applications using modern cloud technologies, improving reliability and performance. My role involved creating and implementing an API layer to enable seamless data integration with external systems.

08/2004 – 09/2006

Pune Area, India

Software Engineer

Patni Computer Systems Ltd

I was responsible for developing Java-based XML data transfer solutions for credit score checks and personal data verification via web services. I contributed to migrating a legacy Smalltalk project to J2EE, ensuring modernized infrastructure and improved maintainability.



CERTIFICATIONS

TOGAF® Certified 9.1

AWS Certified Solutions Architect

AWS Certified Security Speciality

Snowflake SnowPro

Azure AI Fundamentals



CERTIFICATIONS

Oracle Generative AI Certified Professional



PUBLICATIONS

08/2024

**FunTech Academy - Learning AI in fun and creative way
Medium Inc.**

<https://medium.com/funtech-academy>

FunTech Academy — where learning meets play! I simplify complex concepts in AI, other technology concepts using fun, relatable examples that ignite the childlike curiosity in every professional. Join us as we explore the fascinating worlds of tech and leadership.

08/2023

**The Leadership Nexus - Your Hub for Management Mastery and
Leadership Excellence
Medium Inc.**

<https://medium.com/the-leadership-nexus>

The Leadership Nexus—your go-to hub for mastering management and leadership, all explained in simple, fun language! I break down complex business topics using kid-friendly examples, like chocolates and toys, and relate them to the real corporate world.



EDUCATION

01/2001 – 12/2004

**Master of Computer Applications, Computers | MCA
Nagpur University**

01/1998 – 12/2001

**Electronics | B.Sc.(Hons)
Nagpur University**



LANGUAGES

English

PROFESSIONAL

Hindi

PROFESSIONAL