

#01-271,
Block 394,
Tampines Avenue 7,
Singapore - 520394

Business Analyst (Finacle)
Digital Banking,
DBS Bank, Eightrium
Changi Business Park, Singapore

Career Summary:

- ITIL® certified seasoned business analyst professional with 6.9 years of experience in
 - Requirement Gathering, documentation & Analysis
 - Software Design, Development, Maintenance & Support
 - Test Plan management & Co-ordination
 - Incident / Release Management
 - Change Management
 - Client Relationship Management
 - Decision Making
 - Internal Coordination
- Well experienced in Remittances, Payments & Clearing automations for Core banking solutions.
- Good knowledge in I.T.I.L Service Transition & Service Operation Management.
- Motivated by challenges, able to achieve deadlines under extreme pressure.
- Strong technical & analytic skills in Oracle, Unix (AIX/Solaris) & Finacle Core banking System.

Experience Summary:

- **Duration:** 27th June 2015 till date.
- **Company:** DBS Bank, Singapore (Represented through Kelly Services).
- **Designation:** Business Analyst.
- **Role:** SME & Business Analyst.

- **Duration:** 2nd April 2014 to 18th July 2015 (*1 Year and 3 Months*).
- **Company:** Emirates NBD, Dubai (Represented through GAVS Technologies).
- **Designation:** Consultant.
- **Role:** Business Systems Analyst (Consultant for Finacle Payments)

- **Duration:** 2nd March 2009 to 28th March 2014 (*5 Years 1 Month*).
- **Company:** Infosys Ltd, Singapore.
- **Designation:** Senior Systems Engineer.
- **Role:** Techno-Functional Analyst (Remittances and Payments)

Professional Qualifications & Certifications:

- **2014:** ITIL® Foundation Certification in I.T Service Management, with 97%.
 - (EXIN Certification No: 5063196.20280574)
- **2009:** Technical training attended at Enterprise Systems Academy, Infosys Technologies Ltd., Hyderabad, India.
 - 2 months training on ERP (Enterprise Systems) and Finacle.
- **2009:** Technical training attended at Global Education Centre, Infosys Technologies Ltd., Mysore, India.
 - 2 months generic training on SDLC and programming languages.
 - 2.5 months Intensive training on Java/J2EE.
- **2008:** Bachelor of Technology (E & C) - From Mahatma Gandhi University, Kerala, India - First Class.

Functional & Domain Skills:

- **Remittances and Payments:** In-depth knowledge & Extensive domain experience in SWIFT payments, Local payments in India, China, Indonesia, Hong Kong, Egypt and Taiwan (including FINCopy, RTGS, NEFT, CHATS, SKN, CNAPS). Knowledge of ISO20022 implementations such as EG-ACH (Egypt) and NG-RTGS (India).
- **Wealth Management:** Domain experience in various wealth management products in India, including mutual funds, structured products & equities.
- **Interfaces:** In depth knowledge of batch and online interfacing, including Internet banking, FX Interfaces (Board Rates/Quoted Rates), Ledger Reconciliation Interfaces (OGL, Corona) etc. Well experienced in Core banking Interface designs, implementation and support.
- **Performance Analysis:** Excellent skills in analyzing existing systems, identifying bottlenecks and technical limitations/scope of improvements. Expertise in Quick Redesigns and impact analysis.
- **SDLC:** Knowledge of best practices in application development life-cycle. Worked on various challenging methodologies including Agile and Scrum. I.T.I.L Foundation Certified.

Technical Skills:

- **Documentation:** Working knowledge of Microsoft Office tools (Word, PowerPoint and Excel)
- **Languages:** SQL, PL/SQL, Finacle Scripting, Java, UNIX Shell Scripting, Basics of Python scripting.
- **Operating Systems:** Windows 7/8.1/10, DOS, Linux, Unix (Solaris/AIX).
- **Database:** Oracle 11G.
- **Web Technologies:** HTML, JavaScript, JSP.
- **ERP Technology:** Basic knowledge of Enterprise Systems, Finacle CRM
- **Configuration management:** VSS, Team Foundation Server and Clear Case.
- **Incident & Change Management:** Working knowledge of BMC Remedy, Maximo, JIRA & HPQC.
- **Scheduling:** Working knowledge of IBM Tivoli & ControlM Workload schedulers.
- **Editors & SDKs:** VI editor, Editplus, Notepad ++, Eclipse IDE.

Soft skills:

- Excellent documentation and presentation skills.
- Excellent verbal & written communication skills.
- Quick Learner, with a zeal for continuous learning, Ready to take up new challenges.
- Comprehensive problem solving and decision making ability with good analytical skills.
- Good team player, leader and hard worker with positive attitude.

Project Highlights:

1. Digital banking Implementation (India):

- ✓ **Client:** DBS Bank, Singapore.
- ✓ **Employer:** Kelly Services.
- ✓ **Technology:** Finacle 10.2, Oracle 11G, WAS.
- ✓ **Functional Modules:** CASA, WMS, Interfaces.
- ✓ **Duration:** 6 months (Ongoing).
- ✓ **Role:** Business Analyst (Direct Contract).

- ✓ **Project Highlights:** The project intends to create India's first complete digital banking platform. Marketed as "[DigiBank](#)", DBS Digital offering includes complete banking solution, squeezed into an intuitive mobile app. Continuously improving and enhancing, adding functionalities & enhancing the portfolio of digital products, DigiBank offers next generation banking.
- ✓ **Project Benefits:** DigiBank intends to help DBS mark its presence in the India retail consumer banking sector. Targeting India's largely unexplored tech savvy youth segment, DigiBank has bought in more than 10K customers in the just 20 days following its public launch.
- ✓ **Key Responsibilities:**
 - Participate in requirement gathering workshops with business users to document requirements.
 - Co-ordinate & manage design, development and release from Finacle perspective.
 - Perform impact and feasibility analysis that involved discussions/negotiations with multiple teams for regulatory compliance and efforts estimation.
 - Review solution and design documents and acquired business approvals for the same.

2. Core banking Implementation – Emirates NBD Egypt:

- ✓ **Client:** Emirates NBD Bank, Dubai.
- ✓ **Employer:** GAVS Technologies
- ✓ **Technology:** Finacle 10.2, Finacle Payments 11E, Oracle 11G, Solaris 10, WAS.
- ✓ **Functional Modules:** Payments, Clearing, Remittances, Interfaces.
- ✓ **Duration:** 15 months.
- ✓ **Role:** Business Systems Analyst (Consultant for Finacle Payments).
- ✓ **Project Highlights:** The project involves implementation of Finacle Core banking solution, to replace the legacy application of the subsidiary. Banking practices and Payment systems in Egypt, including EG-ACH (ISO20022) EG-RTGS (FinCopy) are being implemented for the first time in Finacle Enterprise Payments Solution. The project is being carried out by following ITIL best practices framework.
- ✓ **Project Benefits:** The bank had recently acquired a competitor organization in Egypt. Major challenges include integrating existing information technology and infrastructure of the acquired entity with other entities of Emirates NBD group seamlessly. The large size project was completed within record time.
- ✓ **Key Responsibilities:**
 - Organized requirement gathering workshops with business users to document requirements relating to Remittances (SWIFT MT 102, 202 & 101), Payments and Clearing (PACS messages).
 - Performed impact and feasibility analysis that involved discussions/negotiations with multiple teams for regulatory compliance and efforts estimation.
 - Evaluated alternates provided by the vendor and explored possible challengers, opportunities and solutions on business requirements, considering usability, efficiency & cost factors.
 - Reviewed requirement specifications, solution and design documents and acquired business approvals for the same.
 - Liaised with vendors, developers, support teams, change management team and end users for smooth project development and execution.
 - Managed UAT access control, patch & release tracking, release and architecture documentation & other project deliverables.
 - Provided on the floor support, assistance and training to business users and testers during UAT.
 - Handled additional responsibilities to support tracking & overseeing of infrastructure readiness & maintenance support.

3. Remittances, Payments and Clearing – Enhancing STP capabilities for Corporate FCY Payments:

- ✓ **Client:** DBS Bank Singapore
- ✓ **Employer:** Infosys Limited, Singapore
- ✓ **Technology:** Finacle 10.2, PL/SQL, UNIX, JSP.
- ✓ **Functional Module:** Payments, Clearing, Remittances, Interfaces.
- ✓ **Duration:** 6 months.
- ✓ **Role:** Techno Functional Analyst
- ✓ **Project Highlights:** Project involved enhancements and improvements to existing functionalities of the system. The changes were proposed by the bank's operations team, and were also based on various discussions with its prestigious clients. Project objectives were to attain robust design, build and delivery, to reduce the stated turnaround time given the tight schedules. Multiple quality checks were done to minimize functional/technical impacts to existing systems and procedures.

- ✓ **Project Benefits:** This project enabled end-to end straight through processing of International Corporate payments, providing flexible and efficient ways to receive and manage money, for corporate clients. The implementation gave the bank a competitive edge in India, where the project was pilot-launched. The project quality was highly praised by the Client.
- ✓ **Key Responsibilities:**
 - Analyzed user requirements from bank's operations team for feasibility and regulatory compliance.
 - Designed, modularized and prepared 'Proof of Concept's for each requirement.
 - Performed Impact analysis for proposed changes and managed Efforts estimation and negotiations.
 - Handled design and co-ordinate the build activity with junior members from offshore build team and prepared critical components and artifacts. Also handled code and documentation review.
 - Managed UAT testing support, Deployment and release procedures and live verification.
 - Coordinated work between onsite and offshore locations while ensuring work quality and client satisfaction.

4. Remittances – User request: Enhancing STP capabilities for retail customer payments.

- ✓ **Client:** DBS Bank Singapore
- ✓ **Employer:** Infosys Limited, Singapore
- ✓ **Technology:** Finacle 10.2, PL/SQL, UNIX, JSP.
- ✓ **Functional Module:** Payments, Remittances, Interfaces.
- ✓ **Duration:** 5 months
- ✓ **Role :** Techno Functional Analyst
- ✓ **Project Highlights:** Project involved implementation in 2 major Finacle countries of the bank. The project objectives were to enable end-to end straight through processing of International retail payments, reducing the transfer costs and transform the solution into a best-in-class remittance service.
- ✓ **Project Benefits:** The implementation provided bank a competitive edge in the already crowded sector, catapulting the bank to capture a whopping **50%** of market share in just 6 months. The project has enabled bank to emerge as a winner in the annual BNY Mellon awards, for outstanding payment formatting and STP rate, for the year 2013 from the South East Asia region. The remittance service implemented by this project has won Best Remittance Business award for 2014 by the Asian banker.
- ✓ **Key Responsibilities:**
 - Analyzed bank's proposals for feasibility and regulatory compliance.
 - Performed impact analysis for proposed changes and managed efforts estimation and negotiations.
 - Designed, modularized and prepared 'Proof of Concept's for each requirement.
 - Handled design and build activity with development team members from offshore and prepared critical components and artifacts. Also handled code and documentation review.
 - Managed UAT test support, deployment and release procedures and real time verification.
 - Coordinated efforts between onsite and offshore locations while ensuring work quality and client satisfaction.

5. Payment Interface Enhancements:

- ✓ **Client:** DBS Bank Singapore
- ✓ **Employer:** Infosys Limited, Singapore
- ✓ **Technology:** Finacle 10.2, PL/SQL, UNIX JSP.
- ✓ **Functional Module:** Payments, Interfaces.
- ✓ **Duration:** 12 Months
- ✓ **Role:** Techno Functional Analyst
- ✓ **Project Highlights:** The project's objective was to enhance Finacle application capabilities for the bank through enhancement and improvements in existing payment interfaces. It also involved implementation to meet the rise in payment volumes and to handle payments more efficiently and quickly.
- ✓ **Project Benefits:** The implementation provided next generation payment interfacing capabilities to the bank, enabling faster, easier, more scalable, future proof payment processing. The project has resulted in 200% improvement in the payment processing capability (3x) by volume, resulted in extraordinary customer delight. Improvements in IDEAL 3.0 following this project enabled IDEAL 3.0 to emerge as a winner in "Best Transaction Banking Product in APAC" for 2014 by the Asian banker.

✓ **Key Responsibilities:**

- Analyzed production process flow requirements and gap analysis to identify bottlenecks and areas of improvement.
- Designed improvement functionalities, modularized enhancements and prepared 'Proof of Concept's for the requirements.
- Performed impact analysis and proposed changes. Also performed code and documentation review activities.
- Created business scenarios of NG-RTGS AND NEFT messages (pacs, N02, N03, N07, N10)
- Code and documentation review.
- Managed deployment and release procedures for project releases.
- Coordinated efforts between onsite and offshore locations while ensuring work quality and client satisfaction.

6. Corporate Internet banking implementation:

- ✓ **Client:** DBS Bank Singapore
- ✓ **Employer:** Infosys Limited, Singapore
- ✓ **Environment:** Finacle 10.2, PL/SQL, UNIX, JAVA, JSP.
- ✓ **Functional Module:** Payments, Interfaces.
- ✓ **Duration:** 16 months
- ✓ **Role:** Senior Developer

- ✓ **Project Highlights:** This project was a supplementary enhancement for Finacle application implemented in the bank. This Corporate internet banking system offered by the bank enables a multitude of functionalities such as overseas internet payments, forex bookings and deal quotations, Salary payments, Real time straight through processing (STP) of online LVT, HVT payments, Meeting regulatory validations, real time payment e-advising including 3rd party etc. Implementation included interfacing Finacle application with different systems to achieve seamless payment capabilities.

- ✓ **Project benefits:** Project was implemented for 6 major countries of operation. Marketed as [IDEAL 3.0](#), this has played a major role in bringing in more corporate customers for the bank, creating 11% growth in number of corporate customers, even in the midst of global financial crisis & economic recession.

✓ **Key Responsibilities:**

- Designed and coordinated the build activity with team members from offshore build team.
- Prepared the time-critical and high-risk components and artifacts.
- Create multiple business scenarios of SWIFT & local payments for the implemented countries. Message types include SWIFT FINCOPY (RTGST-Taiwan, CHATS-Hong Kong), SWIFT MT 102, CNAPS - China, SKN - Indonesia, RTGS & NEFT -India.
- Supported SIT/UAT testing and bug fixing.
- Provided trainings to clients/users on new application.
- Handled deployment and release procedure to bank and live verification.
- Ensured quality deliverables and client satisfaction.

7. Corporate electronic advice (E-Advice) implementation:

- ✓ **Client:** DBS Bank Singapore.
- ✓ **Environment:** PL/SQL, UNIX, JAVA, Finacle 7.4, Finacle 10.2.
- ✓ **Functional Module:** Payments, Interfaces.
- ✓ **Duration:** 16 Months
- ✓ **Role:** Software Engineer (Developer)

- ✓ **Project Highlights:** This project was a supplementary enhancement for Finacle application implemented in the bank. This included data extraction and transmission for e-advice generation. Included both real-time online MQ based data transfer, and daily file based reconciliation dump transfers.

- ✓ **Project Benefits:** Implementation for 14 countries where Finacle is implemented for the bank. The functionalities implemented during this project serves as the transactional data source for the bank, enabling distributed & scalable data warehousing & retrieval framework.

✓ **Key Responsibilities:**

- Build and unit testing of components and artifacts.
- Integration of different modules and pre-SIT sanity testing.
- Preparation of release documentation, and supporting release procedure.
- Supporting SIT/UAT bug fixing.
- Providing inputs to detailed design.

References:

Available upon request

Details as of: 01 Jan 2016.