

Rohith Rajamony

Core Banking Consultant

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Bur Dubai,
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Finacle Consultant,
Egypt integration Project,
Emirates NBD
Meydan, Dubai, U.A.E

Career Summary:

ITIL® certified seasoned professional with extensive experience in Core banking implementation and Support projects, with expertise in Remittances, Payments & Clearing automations. Reputation for strong work ethics and devotion to customer service, with result-oriented approach for complex projects and solutions.

Professional Synopsys:

- ITIL® certified professional with 5+ years of experience in Software Requirements Analysis, Design, Implementation and Support.
- A dynamic go-getter and quick learner with ability to work under extreme pressure and meet deadlines. Good knowledge in Service Transition & Service Operation Management.
- Skilled in analyzing existing systems, identifying bottlenecks and technical limitations/scope of improvements. Well experienced in Quick Redesigns and impact analysis, using agile software development methodologies.
- Core banking Payments & Interface specialist. Extensive domain experience in international Payment Systems like SWIFT, and local payment systems including FINCopy, RTGS, NEFT, CHATS, SKN, CNAPS etc. Basic knowledge of ISO20022 implementations such as EG-ACH (Egypt) and NG-RTGS(India)
- Well experienced in Core banking Interface designs, implementation and support.
- Technical Experience in Oracle PL/SQL, UNIX and Shell Scripting, Java, JSP, HTML, JavaScript, Finacle (Customization, Enhancements and Support), with functional exposure and expertise in Remittances, Payments and Clearing systems.
- Good debugging and problem solving ability.

Experience Summary:

- **Duration:** 2nd April 2014 till date.
- **Company:** Emirates NBD, Dubai (Represented through GAVS Technologies).
- **Designation:** Consultant.
- **Role:** Implementation Consultant (Finacle Core Banking)

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

Professional Qualifications:

- **2008:** Bachelor of Technology (E & C) - From Mahatma Gandhi University, Kerala, India - First Class.

Certifications:

- **2014:** ITIL® Foundation Certification in IT Service Management, with 97%. (EXIN Certification No: 5063196.20280574)

Trainings undertaken:

- **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.
- **2009:** Technical training attended at Enterprise Systems Academy, Infosys Technologies Ltd., Hyderabad, India.
 - 2 months training on ERP (Enterprise Systems) and Finacle.

Functional Skills:

- **Remittances and Payments:** In-depth knowledge of SWIFT payments, Local payments in India, China, Indonesia, Hong Kong, Egypt and Taiwan. Basic knowledge of ISO20022 implementations such as EG-ACH (Egypt) and NG-RTGS(India)
- **Interfaces:** In depth knowledge of batch and online interfacing.
- **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 like Agile and Scrum.

Technical Skills:

- **Languages:** SQL, PL/SQL, Finacle Scripting, Java, UNIX Shell Scripting, Basics of Python scripting.
- **Operating Systems:** Windows 9X/2000/XP/Vista/7/8.1, DOS, Linux, Unix, Solaris.
- **Database:** Oracle 11g.
- **Web Technologies:** HTML, JavaScript, JSP.
- **ERP Technology:** Basic knowledge of Enterprise Systems, Finacle CRM
- **Configuration management:** VSS, Team Foundation Server, ClearQuest and Clear Case.
- **Change Management:** Working knowledge of IBM Manage Now, BMC Remedy, Maximo and JIRA tools.
- Working knowledge of IBM Tivoli Workload scheduler.
- **Editor:** VI editor, Editplus, Notepad ++.

Soft skills:

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

Projects Undertaken:

1. Core banking Implementation – Emirates NBD Egypt:

- ✓ **Client:** Emirates NBD Bank, Dubai.
- ✓ **Environment:** Finacle 10.2, PL/SQL, Solaris 10, JSP.
- ✓ **Functional Modules:** Payments, Clearing, Remittances, Interfaces.
- ✓ **Duration:** 2 months (Ongoing).
- ✓ **Role:** Finacle implementation Consultant.
- ✓ **Responsibilities:**
 - Conducting workshops with business users for capturing & documenting requirements.
 - Analysis of requirements for feasibility and regulatory compliance, and discussions with vendor team for efforts estimation and negotiation.
 - Feasibility study and exploring alternative solutions on captured requirements, considering usability, efficiency & cost factors.
 - Co-ordination between vendors, internal development team, infrastructure support team, Change management team and end users.
 - Handling migration of data and application behaviors from legacy application currently in use, to the new core banking solution.
- ✓ **Description:** The bank has recently acquired a competitor organization, for which the information technology infrastructure is undergoing transformation to integrate seamlessly with other entities of EmiratesNBD group. The project involves implementation of Finacle Core banking solution, to replace the legacy application of the subsidiary. The project is being carried out by following ITIL best practices framework.

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

- ✓ **Client:** DBS Bank Singapore
- ✓ **Environment:** Finacle 10.2, PL/SQL, UNIX, JSP.
- ✓ **Functional Module:** Payments, Clearing, Remittances, Interfaces.
- ✓ **Duration:** 5 months.
- ✓ **Role:** Techno Functional Analyst
- ✓ **Responsibilities:**
 - Analysis of user requirements from bank's operations team for feasibility and regulatory compliance.
 - Design, modularize and preparing 'Proof of Concept's for each requirement.
 - Impact analysis for proposed changes, Efforts estimation and negotiation.
 - Design and co-ordinate the build activity with junior members from offshore build team.
 - Build of critical components and artifacts.
 - Code and documentation review.
 - UAT testing support, Deployment and release procedure to bank and live verification.
 - Coordinating work between onsite and offshore locations and team management.
 - Ensuring work quality and client satisfaction
- ✓ **Description:** This project intends to enable end-to end straight through processing of International retail payments, providing flexible and efficient ways to receive and manage money, for corporate clients. The implementation will give the bank a competitive edge in India, where the project is being pilot-launched. Enhancements and Improvements to existing functionalities are done, according to the proposed requirements from the bank's Operations team, and on discussions with prestigious clients. Quick and fast design, build and delivery, to meet the reduced turnaround time and tight schedules. Multiple quality checks are done to minimize functional/technical impacts to existing systems and procedures. The project quality was applauded by the Client.

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

- ✓ **Client:** DBS Bank Singapore
- ✓ **Environment:** Finacle 10.2, PL/SQL, UNIX, JSP.
- ✓ **Functional Module:** Payments, Remittances, Interfaces.
- ✓ **Duration:** 5 months

- ✓ **Role :** Techno Functional Analyst
- ✓ **Responsibilities:**
 - Analysis of bank's proposals for feasibility and regulatory compliance.
 - Impact analysis for proposed changes, Efforts estimation and negotiation.
 - Design and co-ordinate the build activity with junior members from offshore build team.
 - Code and documentation review.
 - UAT testing support, Deployment and release procedure to bank and live verification.
 - Coordinating work between onsite and offshore locations and team management.
- ✓ **Description:** The client desired to enable end-to end straight through processing of International retail payments, reducing the transfer costs and providing the best-in-class remittance service. 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. Implementation complete in 2 major Finacle countries. 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.

4. Payment Interface Enhancements:

- ✓ **Client:** DBS Bank Singapore
- ✓ **Environment:** Finacle 10.2, PL/SQL, UNIX JSP.
- ✓ **Functional Module:** Payments, Interfaces.
- ✓ **Duration:** 1 Year
- ✓ **Role:** Techno Functional Analyst
- ✓ **Responsibilities:**
 - Analysis of process flow in production environment, to identify bottlenecks and areas for improvement.
 - Design improvements; modularize enhancements and preparing 'Proof of Concept's.
 - Impact analysis for proposed changes.
 - Design and co-ordinate the build activity with junior members from offshore build team.
 - Code and documentation review.
 - Deployment and release procedure to bank and live verification.
 - Coordinating work between onsite and offshore locations and team management.
 - Ensuring work quality and client satisfaction
- ✓ **Description:** This project is enhancing Finacle application capabilities for the bank. Enhancements and Improvements to existing payment interfaces. Implementation to meet the spike in payment volume, to handle payments more efficiently and quickly. This will provide 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, resulted in extraordinary customer delight.

5. Corporate Internet banking implementation:

- ✓ **Client:** DBS Bank Singapore
- ✓ **Environment:** Finacle 10.2, PL/SQL, UNIX, JAVA, JSP.
- ✓ **Functional Module:** Payments, Interfaces.
- ✓ **Duration:** 1 Year and 4 months
- ✓ **Role:** Senior Developer
- ✓ **Responsibilities:**
 - Design and co-ordinate the build activity with junior members from offshore build team.
 - Build of time-critical and high-risk components and artifacts.
 - Deployment and release procedure to bank and live verification.
 - Coordinating work between onsite and offshore locations.
 - Supporting SIT/UAT testing and bug fixing.
 - Training clients/users on new application.
 - Ensuring work quality and client satisfaction.
- ✓ **Description:** 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 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. 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.

6. Corporate electronic advice implementation:

- ✓ **Client:** DBS Bank Singapore.
- ✓ **Environment:** PL/SQL, UNIX, JAVA, Finacle 7.4, Finacle 10.2.
- ✓ **Functional Module:** Payments, Interfaces.
- ✓ **Duration:** 1 Year and 4 months (Offshore).
- ✓ **Role:** Software Engineer (Developer)
- ✓ **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.
- ✓ **Description:** 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. Implementation for 14 Finacle countries.

References:

Available upon request