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PROFESSIONAL SUMMARY

Software Developer with 8+ years of experience building scalable applications using Java, Spring Boot, Microservices, and REST APIs across the banking and financial domains. Skilled in core banking platforms like BASE24 and Finacle, with proficiency in Oracle, Unix (HP-UX, IBM AIX), GitHub, and Jenkins. Experienced in Agile Scrum environments and familiar with frontend development using HTML, CSS, JavaScript, and Angular.

EDUCATION

Information Technology Project Management

(Sept 2023 - April 2025)

Algoma University, Ontario, Canada

Bachelor of Engineering (Computers)

(April 2010 - May 2015)

Mumbai University, Mumbai, India

SKILLS

- **Programming Languages:** Java, JavaScript, HTML, CSS, TypeScript, Finacle Scripting, TACL
- **Frameworks:** Spring Boot, Microservices, RESTful APIs, Angular, Node.js, Connect24
- **Databases:** Oracle, SQL, Enscribe
- **Version Control Systems:** GitHub, Bitbucket, TortoiseSVN
- **Operating Systems:** Unix (HP-UX & IBM AIX), Microsoft Windows, Tandem
- **DevOps & CI/CD Tools:** Jenkins, Maven, SonarQube, Nexus & JFrog Artifactory
- **Core Banking Platforms:** Finacle, Base24, HP NonStop Tandem, ISO8583
- **Project Management Tools:** Agile Scrum Framework, Jira, Confluence
- **Monitoring Tools:** Prognosis, ESQ
- **Other Tools:** Oracle Golden Gate (GGS), Postman
- **Soft Skills:** Communication, Analytical Thinking, Problem-solving, Leadership

EXPERIENCE

Senior Consultant

Capgemini (client Digi-Bank Singapore)

(Jan 2021 - Aug 2023)

- Developed scalable applications and services using HTML, CSS, JavaScript, Java, Spring Boot, and REST APIs, integrated with core banking platforms like Finacle, as part of a global LIBOR/IBOR to RFR compliance program for corporate loan systems, supporting DBS bank entities across APAC and EMEA regions.
- Deployed and managed microservices via Jenkins pipelines and GitHub, ensuring stable CI/CD operations within Unix-based environments (IBM AIX).
- Designed and optimized complex Oracle PL/SQL procedures, improving system performance and reducing processing time by over 30%.
- Conducted code reviews and leveraged SonarQube for static code analysis to maintain code quality.
- Resolved technical issues during UAT and led performance, pre-production, and regression testing to ensure system stability and BAU readiness for critical banking modules, contributing to smooth rollouts with zero post-release defects in major modules.
- Performed end-to-end integration with product modules and conducted validation through BOD/EOD cycle testing, ensuring system readiness and consistency across the complete loan lifecycle.
- Actively participated in Agile Scrum ceremonies, including sprint planning, daily stand-ups, and retrospectives, to align cross-functional teams.
- Collaborated with global stakeholders and delivery teams to ensure regulatory compliance and system readiness across all supported regions.
- Contributed to frontend integration with limited hands-on experience in Angular while supporting the Wealth Management Systems project.

Deputy Manager

Axis Bank

(Sept 2019 - Dec 2020)

- Led the implementation of TDS u/s 194N mandate within the core banking product Finacle by integrating with remittance processes governed by the Reserve Bank of India (RBI - India's central banking authority), ensuring tax compliance and minimizing manual effort.
- Optimized Oracle PL/SQL queries as part of the TDS implementation, reducing process downtime from 1 hour to 20 minutes during EOD processing, and enhancing performance for critical remittance operations.
- Developed backend services and utilities using Java, Spring Boot, and Connect24 (ISO8583 specifications) to build a multi-threaded monthly transaction charge recovery utility processing over 1 million accounts.
- As a result, reduced batch processing time from 10 hours to 4 hours, improved system throughput by 60%, lowered server load during peak hours, and reduced transaction failures caused by system congestion.
- Participated in UAT, performed system validations, and ensured production readiness of custom utilities and enhancements.
- Provided post-delivery production support and enhancements for core-banking modules to improve transaction traceability and operational efficiency.
- Participated in CAB (Change Advisory Board) meetings to review and approve production deployments, ensuring alignment with operational policies and risk controls.
- Collaborated with compliance teams and core banking vendors to gather requirements, define logic, and validate integration with existing financial modules.

Application Management Service Delivery

DXC Technology (former Hewlett-Packard Enterprise)

(May 2018 - Aug 2019)

- Developed bank's integration product using Java, Spring Boot, and the Finacle core banking platform to support the seamless amalgamation, ensuring business continuity during India's largest public sector bank merger mandated by the Reserve Bank of India (RBI - India's central banking authority).
- Contributed to designing the overall product workflow, database interaction flow, and backend architecture for the amalgamation solution, aligning with core systems and enabling modular integration across legacy platforms.
- Worked in Unix-based environments (HP-UX) and automated batch processes using shell scripts, while monitoring system health and assisting in deployment and log management during the merger transition.
- Utilized Oracle SQL to write queries for data extraction, validation, and transformation tasks across merged banking systems.
- Performed UAT and integration testing with stakeholders and carried out canary testing in production, enabling controlled rollout and early issue detection without affecting live banking operations.
- Participated in CAB (Change Advisory Board) meetings as a presenter, reviewing technical changes, deployment plans, and rollback strategies to ensure alignment with risk controls and production governance during the merger transition.
- Provided production support and issue resolution during and after the merger transition, maintaining uninterrupted transaction processing and customer experience.
- Participated in daily service monitoring, handled incident resolution, and ensured adherence to SLAs during high-risk transition periods.

Software Developer

Saggezza India Pvt. Ltd.

(June 2015 - May 2018)

- Implemented a real-time transaction analytics tool integrated with the BASE24 Tandem Server using Java, JSP, HTML, CSS, and JavaScript, enabling monitoring of ATM/POS, mobile banking, and international interchange transactions, and supporting early detection of anomalies and failures across channels.
- Integrated system health monitoring into the analytics tool to track components like GGS extractor/replicator, and ATM availability status, ensuring proactive issue detection and continuous system uptime.
- Reduced transaction failure-related business losses, financial penalties, and system downtime by 30%, significantly improving operational control and platform reliability.

- Collaborated with QA and business teams to define failure thresholds, develop validation rules, and simulate high-volume transaction scenarios for system robustness testing.
- Conducted performance tuning, and root cause investigation to enhance transaction traceability and minimize resolution time for critical incidents.
- Provided post-deployment support and continuous enhancements, ensuring high availability and data accuracy in production.

PROJECTS

- LIBOR/IBOR to RFR Compliance Modernization
Engineered a product for seamless corporate loan system migration from LIBOR/IBOR to RFR, aligning with industry standards and regulatory requirements.
- Merger and Acquisition
Developed a solution to support the seamless amalgamation of public sector banks Bank of Baroda, Dena Bank, and Vijaya Bank, unifying operational workflows and ensuring continuity across core systems.
- TDS Deduction and Remittance to RBI
Implementation of TDS deduction u/s 194N mandate and remittance to Reserve Bank of India (RBI – India's central banking authority), integrating with core banking systems to ensure compliance, reduce manual work, and enhance operational efficiency.
- Multi-Threaded Transaction Charge Utility
Build a multi-threaded utility to recover monthly transaction charges for over 1 million accounts, reducing batch processing time from 10 hours to 4 hours and improving core banking system performance by 60%.
- BASE24 Analytics and Transaction Monitoring
Implemented a real-time analytics tool for monitoring ATM/POS, etc. transactions through the BASE24 Tandem Server, enabling early identification of transaction failures that caused business losses, financial penalties, and system downtime by 30%, enhancing operational control and reliability.
- Wealth Management System
Worked on an Angular-based application with Spring Boot microservices for a bank's Wealth Management Systems, ensuring a responsive user experience.