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APPLICATION ENGINEER

CAREER SUMMARY

⇒ 11 years of sound experience in developing, implementing and managing the Finacle Enterprise product for large retail and commercial banks.

⇒ Extensive experience as Techno Functional Consultant in the domain of Wholesale / Corporate Banking, Retail Banking (Checking, Savings, Deposits), Retail Lending (Personal/Student Loans), General Ledger (GL/Finance).

⇒ Involved and Managed below phase of Finacle product development –

- Requirement Gathering and Analysis
- Business Process Re-engineering
- Product Parameter Customization
- Responding to RFPs(Request For Proposals)
- Solution Design and Documentation (Visio diagrams for functional flows)
- Functional Testing
- Developing Custom Code which enables the new functionalities for Customer Servicing

⇒ Exposure to all phases of software development, troubleshooting, testing, Maintenance and production support.

⇒ Skilled in creating test data including the precondition data, unit and integration test data for both, negative and positive cases.

⇒ Excellent written, verbal and interpersonal skills to communicate verbally and in writing with all levels of technical and non-technical personnel

⇒ Working knowledge on GIT, Jenkins, Oracle Database, Teradata, TOAD, SQL and Unix

⇒ Hands on experience in implementing various software development life cycle methodologies like Waterfall, V model, Agile.

Operating System	Windows, Unix, Linux
Environment	Client/Server
Database	Oracle, Teradata
Internet Tools	HTML, Java Script
Languages	Finacle scripting, MTT (Maha Transaction Template), SQL and PL/SQL
Other	MRT, Ireport, Toad, SQL Developer, GIT, Jenkins and FSDP tools

PROFESSIONAL EXPERIENCE

Senior Software Developer
Discover Financial Services   **Jan 2020 – Till Date**

Discover Financial Services is significant player in US financial sector with offerings of Credit cards, Payments, Online Bank for Deposits and various Lending products.

Roles & Responsibilities:

➢ Business Application Software Design:

• Provide design for business modules Payments, Correspondence, Servicing and repayment assistance to develop customization code using FINACLE Suite of Products like Finacle scripting language - A proprietary programming language for Finacle banking product and related tools - Custom Work bench, Finacle CRM, Finacle Integrator and FSDP.

• Provide consultation in testing of Finacle customized components using Load Runner, J-Meter, and FIUI (Finacle Integrator User Interface)

• Prepare enhancement design for Finacle code base which includes a growing component library of more than 3000+ customization code components that enables Discover to integrate and maintain all customer accounts in their portfolio.

•Consulting with various business and technology teams for designing Interface control Documents (ICDs) for various APIs and map API fields with Finacle database.

➢ Designing automation reports and data extracts:

•Design reports for various financial, tax data, correspondence, audit and compliance (CREDIT BUREAU, REG-E, REG-D, OFAC, 1098-E etc.) reports as per business requirements.

•Design automation framework for report generation and data extracts.

•Prepare data scripts for various business requests from downstream applications such as collections, data warehouse etc. using FINACLE Suite of Products like UNIX & Linux based distributed systems, Japer reporting framework, Finacle Maha-reporting template (MRT)

•SME for performing the analysis on data extraction, transformation, cleansing, upload and reconciliation of the data.

•Creation of detailed requirement specification mappings for data extraction into various Discover Bank's downstream systems - FODS, CDS and ECS systems.

➢ Build Business Solutions, Functional, and Technical design:

•Define scope and estimate development efforts for DSL transformation project for development of various functionalities in FINACLE Suite of Products like UNIX & Linux based distributed systems, Custom Work Bench framework, Finacle Maha-Transaction template (MTT), Finacle custom scripting and Shell scripts.

•Responsible for interpreting Functional design and translate to technical design by assessing impact on current Finacle system / modules (Payments, Backdating, correspondence, Servicing) and Finacle core and CRM custom scripts for lending using requests from downstream applications such as collections, data warehouse etc.

•Analyse Finacle product impact due to DSL project requirements and collaborates with product team for technical design on product enhancements and subsequent changes in custom code.

•Using Finacle expertise, consults with business to clarify program intent, identify problems and provide suggestions and approaches.

➢ Production Support:

•Responsible to conduct impacts analysis with respect to the volume, dollar amount and determines issue priority to minimize business disruptions.

•Conducts in-depth root cause analysis for production issues using finacle debug tools through Discover Bank's CHIRP methodology for incident tickets.   Part of CHIRP methodology identify

   a) **C**ause of the issue

   b) How it **H**appened

   c) What is the **I**mpact

   d) What is the **R**esolution

   e) What is the **P**revention

•Analysing any failures/ fallouts in recurring activities such as month end interest accruals, fees amortization, loan charge off, write off processes and credit bureau reporting.

•Understands existing workflow and current business processes and is able to apply this knowledge to resolve production issues.

•Serves as escalation for troubleshooting application issues and system errors, and escalates to vendor as required.

➢ Change Management:

•Collaborating with other technology team and vendors on business requirements and the implementation of new features;

•Coordinates and participates in application upgrades and changes;

•Raising change tickets in Service now tool for any data fix in production environment evaluating below parameters.

a)   Risk analysis

b)   Number of records to be updated

c)   System performance issue

•Participates in research to determine if solutions to business requirements currently exist within the organization and if not, whether new solutions are feasible;

•Keeps current on new features and functionality to create recommendations for process improvements, best practices and utilization of the systems;

•Conducts research to determine if solutions to business requirements currently exist within the organization and if not, whether new solutions are feasible;

•Considers the impact to current and future business environments and processes, assessing upstream & downstream effect of system and reporting changes;

•Coordinates and participates in the evaluation of new module releases;

•Interacts with others to identify, prioritize, and recommend alternate solutions and risk mitigation strategies.

- Software configuration and Version Control using tools like GITHUB, GRADLE etc.
- Software Release management (Finacle Product releases and DSL monthly releases)
- Implementation Planning for project Installs and data migrations.

Senior Consultant
Capgemini Pvt Ltd   **Oct 2014 – Jan 2020**
Client – Discover Bank   *Oct 2014 – Jan 2020*

Discover Financial Services is significant player in US financial sector with offerings of Credit cards, Payments, Online Bank for Deposits and various Lending products. The main objective of this project is implementing Finacle product by replacing existing Diploma/Fiserv product which is in Mainframes to provide the customers for their Lending needs in better way. Expert in Implementation, Customization and Product knowledge on various modules in Deposits, Discover Personal Loans and Student Loans. Also trains his peers who are boarded newly into the project.

- Provide design for business modules Payments, Correspondence, Servicing and repayment assistance to develop customization code using FINACLE Suite of Products like Finacle scripting language - A proprietary programming language for Finacle banking product and related tools - Custom Work bench, Finacle CRM, Finacle Integrator and FSDP.
- Consulting with various business and technology teams for designing Interface control Documents (ICDs) for various APIs and map API fields with Finacle database.
- Design reports for various financial, tax data, correspondence, audit and compliance (CREDIT BUREAU, OFAC, 1098-E etc.) reports as per business requirements.
- Designing e-Wallet provision, Debit Cards, REG-E, REG-D, escheatment process
- Prepare data scripts for various business requests from downstream applications such as collections, data warehouse etc. using FINACLE Suite of Products like UNIX & Linux based distributed systems, Jasper reporting framework, Finacle Maha-reporting template (MRT)
- Creation of detailed requirement specification mappings for data extraction into various Discover Bank's downstream systems - FODS, CDS and ECS systems.
- Responsible for interpreting Functional design and translate to technical design by assessing impact on current Finacle system / modules (Payments, Backdating, correspondence, Servicing) and Finacle core and CRM custom scripts for lending using requests from downstream applications such as collections, data warehouse etc.
- Analyse Finacle product impact due to DSL project requirements and collaborates with product team for technical design on product enhancements and subsequent changes in custom code.
- Using Finacle expertise, consults with business to clarify program intent, identify problems and provide suggestions and approaches.
- Responsible to conduct impacts analysis with respect to the volume, dollar amount and determines issue priority to minimize business disruptions.
- Software configuration and Version Control using tools like GITHUB, GRADLE etc.
- Software Release management (Finacle Product releases and DSL monthly releases)

Infosys Limited   **Mar 2010 - Oct 2014**

Client – Royal Bank Of Scotland (RBS)   *Aug 2014 – Oct 2014*

Worked for RBS India (Royal Bank of Scotland) for more than 3 months which involved in identifying list of sources that needs to be migrated from Finacle version 7.x to 10.x and make sure that the artifacts holds good in the target version 10.x. During this process, developed some automated tools using Finacle scripting which converts the Finacle 7.x sources to 10.x.

- Developed regulatory reports using IReport and Oracle SQL/PLSQL technology.
- Preparation of release documents to the client
- Providing technical support to the queries raised by client in customization.

Client - URALSIB Bank   *Nov 2010 – Aug 2014*

Has worked in customizing and implementing Finacle Core banking solution for more than 4 years to support URALSIB Bank's objective of client-centricity, product innovation and scalability for future growth. More than 150 critical requirements were to be developed and delivered in quick time. Also, support must be provided for the same during UAT phase.

- Requirement Analysis: Analysed the Master Requirement documents   (MRDs) and deriving functional as well as technical approach for authoring Requirement Specification documents.
- Requirement Specification (RS) Authoring: Prepared RS documents for modules like Credit Cards and also reviewed RS docs authored by peers to ensure that the proposed functional and   Technical approach meets the client requirement.
- Development and Self-testing: Developed the assigned requirements in modules like SALARY, CREDIT CARDS based on proposed technical approach.

PROFESSIONAL QUALIFICATIONS

Bachelor of Technology – 2005 to 2009 from Nimra College of Engineering and Technology, Vijayawada.

PERSONAL PARTICULARS

- Languages Known – English, Hindi and Telugu
- Marital Status – Married
- Passport # Z4184204