**VISWANATHAN KETHIRAMUTHU**

Senior Software Consultant/ Technical Manager, MCA, PRINCE2® Practitioner – APM Group UK.

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**Decisive action-oriented, result focused banking domain professional offering 15 years and 3 months of experience in IT industry with last 7+ years focused in managing projects for IT, e-Channels (App Based Mobile Banking, Internet Banking, SMS Banking, IVR / Call Centre) integration with TEMENOS T24, Middleware Technologies ( Cuecent ESB and IBM WebSphere ESB).**

**PROFESSIONAL SUMMARY:-**

* Experience of delivering more than 40+ projects spanning across Core Banking, Mobile Banking, Internet Banking, SMS Banking, Cash Deposit Machine, Middleware Systems and Call Centre.
* Certified Prince2 Practitioner from APMG UK.
* Strong skills in managing and delivering the designated project through all relevant stages of the systems lifecycle from project initiation through to project closure and review using various project management tools & technologies.
* An experienced IT and project management professional has worked in banking and financial information systems development and project management since 1999 - working in roles ranging from Programmer, Senior Manager Software, Senior Software Consultant ( viz., Techno Functional to Technical Manager ).
* Strong banking domain knowledge by working on Core Banking Systems – Pro Banker of Polaris (Laser Soft), MIE Core Banking (bank muscat) and TEMENOS T24 (bank muscat).
* Good knowledge in Consumer Banking, Accounting principles, Overdrafts, LC/BG’s, Clearing, Inter Branch Reconciliations, EOD BOD operations in 24X7 environments.
* Strong domain and technical knowledge on Internet Banking, Mobile Banking, SMS Banking in e-Channels domain and experience both as customer and supplier of software. I.e., as a customer (bank muscat) who will specify the desired result and as a supplier (Polaris FT) who will provide the resources and skills to deliver that result.
* Experience in overseeing and preparing integration specifications for e-Channel systems with IBM WebSphere ESB / Cuecent ESB.
* Experience in implementing STP for Mobile Topup with Mobile Operator, ACH/RTGS and Remittances to India payments from the channel systems through Middleware Integration.

**KEY SKILLS:-**

* Core Strengths include Techno Functional, analytical skills, problem identification and solving skills, Project Management, SDLC, Project Plan Creation and Maintenance, Information Security and Audits, Core Banking, e-Channels.
* Understand high-level business, functional and technical solution requirements, and be able to facilitate communication and coordinate discussions that drive decisions at the appropriate stage of the process.
* Able to demonstrate anticipatory behaviour in sensing potential conflicts and work resolutions through by proactive problem solving, robust communication and setting up / fixing processes.
* Act with Systemic Perspective: Understand and build systems with deep and broad expertise gained over the years.
* Think and work together across the boundaries of disciplines, countries, and cultures. Act not as an individual but a collective leadership force creating the full promise of the organisation to transform the marketplace and society.
* Embrace Challenge - Get energized by complex and challenging situations. Identify opportunities, take responsibility for solving problems, and my positive attitude and confidence inspires others to do the same.
* Able to demonstrate time management abilities by multi-tasking and prioritizing strategic tactical activities of daily tasks and deliverables.
* Able to demonstrate qualities of high responsiveness and desire to learn beyond the scope of work.
* Able to demonstrate ability to extend and contribute beyond expectations.
* Endeavour to bring innovative mind set by analysing, questioning, upgrading both technical and non-technical areas.

**CAREER HISTORY:-**

**Designation: Senior Software Consultant, Bahwan Cybertek LLC.**

Working for bank muscat, Sultanate of Oman, from July 2006 - Till date

Role: Technical Manager

**Projects.**

* Ensure the assigned project(s) is delivered on time and budget.
* Co-ordinate with the Project Manager/s in the implementation of new Delivery Channels related projects, products, and services.
* Balance the demands of the users and liaise with the Project Manager/s for timely completion of tasks as per the set rules of Bank’s Quality Management System
* Plan different activities of the project using SDLC methodology to achieve well-documented and controlled development so that clarity and transparency is maintained.
* Maintain proper Project Management input & control for all Development & Implementation on time and within agreed quality parameters.
* Plan different phases of any project along with the Project Manager/s.
* Understand business requirements, build solutions (SRS Specs, Integration Design Document Specs), present recommendations, and oversee implementation of solutions (various levels of quality testing such as SIT, technical testing, UAT and performance testing) and measure impact.
* Trusted business Advisor. Across various projects is a key influencer by advising/suggesting business on strategic and tactical decisions.
* Analyse complex or new situations and implement solutions / develop new approaches, procedures and processes.
* Collaborate and contribute with other units across departments and partners.

**System Enhancements.**

* Ensure that the support team will use the Bank’s methodology for the Software Development Life Cycle including any Software Engineering tool if necessary.
* Review the architecture, the design, specifications and technical documents related to any enhancement.
* Techno functional expertise.

**System Maintenance.**

* Ensure that Delivery Channels system availability is provided to the business without any blockage of service.
* Ensure application maintenance of the Delivery Channels system is undertaken and executed.
* Ensure that a detailed impact analysis of any change request is carried out and viable solution is recommended.

**Current Projects**

* **FINNACLE Internet Banking Project**
* bank muscat strategic vision is to bring entire branch banking services in the Internet Banking Platform where both retail and corporate customers ( to name a few ) can do CASA account opening, Transfers across bank muscat branches and within Oman, Credit Card Payments Online, Merchant Payments, Salary payments, LC/BG etc. As a core team member my role is to oversee the data, technical, migration and integration requirements, and going forward manage testing team to ensure that the delivered product meets the requirements.
* Part of Integration team of internet banking along with IBM ESB and T24 teams. Ensure that required fields as per business requirements are mapped with core banking and middleware systems.
* **IMAL Mobile Banking Project**
* bank muscat has started Islamic banking with brand name as “Meethaq Banking” for which the core banking solution is provided by IMAL Path solutions. Vision of the bank to provide Mobile Banking to Islamic Banking Customers. As a technical lead my role to ensure the data, technical, migration and integration requirements are in line Meethaq Banking Requirements (Sharia compliant).
* Part of Integration team of internet banking along with IBM ESB and T24 teams. Ensure that required fields as per business requirements are mapped with core banking and middleware systems.
* **IMAL Internet Banking Project**
* bank muscat envisioned to provide Internet Banking Platform for it is Islamic banking retail and corporate customers. My role is to ensure as a technical lead is to ensure the data, technical, migration and integration requirements are in line Meethaq Banking Requirements (Sharia compliant).

* **APPLICATION BASED MOBILE BANKING ( MEETHAQCLOUD MOBILE BANKING and Phase 2 Services)**
* bank muscat strategic vision is to provide more services to the customers in online channels so that customers no need to come to branches. To that vision, new services such as Transfer funds through ACH / RTGS to other banks in Oman and Remittance to India from five mobile channels (IPhone / Android / J2ME / Blackberry / GPRS) in both Conventional banking and Meethaq (Islamic Banking). Zakat Payments, Waqf Payments in Meethaq (Islamic Banking app).
* Part of integration
* **SMS Banking Enhancement**
* Upgrading the SMPP Client Gateway from synchronous FIFO SMS Push to asynchronous 80 messages / second SMS Push with Oman Tel and Nawras Gateway.

**MAJOR ACHIEVEMENTS**

**Application Based Mobile Banking (Phase 1) (M banking)**

* Successfully made the technical delivery of the application well before the agreed timeframe.
* Successfully implemented the new Mobile Banking system in the bank with 5 different mobile channels such as Android, Blackberry, iPhone, J2ME and GPRS channels~~.~~
* The product Bank Muscat mBanking has won Sultan Qaboos Excellence Award for the year 2012 during Dec 2012 (visit link <http://www.timesofoman.com/News/Article-2925.aspx>
* M Banking has won the ‘Best Mobile Payment Application in the Middle East’ award for its state-of-the-art mBanking mobile services. visit link [http://omanobserver.om/node/165076](file:///D:\resume\rasamani\%20http:\omanobserver.om\node\165076)
* As part of the mobile banking system implementation, I involved deeply during business requirement specs, SRS specs, Integration Design Document specs with Cuecent ESB and T24, and various levels of quality testing such as SIT, technical testing, UAT and performance testing. – In charge of preparing plans right from SRS to GO Live as well as ensuring that timely completion is met.
* Review of documentation, technical documentation, vendor documentation & test plans.
* Coordination with all the stakeholders for roll out.
* Conduct technical & functional meetings with all the stakeholders to ensure that the requirements are met throughout the project lifecycle.
* In charge of project communication to the project stake holders as per organisation policy.
* Managed a technical team comprising vendor’s (T24/BCT/Zylog) and BM's team. I had shown a highly competitive, pro-active and professional team spirit from the start to end of the project and it is limited to not only this project.
* Conducted various levels of measures on daily basis to ensure the timely implementation's was able to take upfront decisions during various technical hitches with in the designated limits.

**Designation: - Senior Manager Software, Polaris FT (acquired Laser Soft Infosystems Limited), Chennai, from Dec 2000 - June 2006.**

**Role: Project Lead**

* Understand software requirements; develop software as per the organisation standards and SDLC methodology.
* Preparing Low level design documents with Project Manager, Preparing High Level Design documents, Development, Unit testing, Feature Testing, Documentation.
* Brief about the software requirements to team and assign and explain development tasks to the team members.
* Be responsible and monitor that the software developed is in line with the software requirements, and the development is completed within the specified time as per the project plan.
* Oversee Unit Testing by the team and Integration Testing on the Software.
* In charge of project communication to the project stake holders as per organisation policy
* Prepare Build and Release of Software.
* Perform System Integration Testing at the client site.
* Support User Acceptance Testing. Go-Live Preparation and Implementation of Software
* Present recommendations, and oversee implementation of solutions (various levels of quality testing such as SIT, technical testing, UAT and performance testing) and measure impact at client place.
* Trusted business Advisor. Across various projects is a key influencer by advising/suggesting business on strategic and tactical decisions.
* Analyze complex / new situations and implement solutions / develop new approaches, procedures and processes.
* Collaborate and contribute with other units across departments and partners (Vendors to the client).

**MAJOR ACHIEVEMENTS**

**Cluster Based Core Banking Implementation for Andhra Bank India**

* Migration of Total Branch Automation system branches (around 1800 branches) to Cluster Based Core Banking System which has 29 modules.
* Being in the project, from the start, to and after successful completion of project.
* Gone through the complete life cycle of banking operations, SOD, BOD and EOD. Quarterly EOD, Yearly EOD. Verification of Balance Sheet, Profit and Loss of branches and Head Office Branch.
* Handled Centralized Clearing, Inter Branch Reconciliation.
* Good knowledge on banking accounting operations (Journals, Ledgers, Account books).
* Good knowledge on various modules of banking ( GL Module, Clearing Module, Deposits, Loans module, LC and Guarantees Modules, Bill Collection Module, Demand Draft/Pay Order etc.,).
* As nationalised banks in the country shifting from silo branch based banking to core banking, we implemented modules to core such as Any Branch Banking, Multi-City Cheques, Instant Funds Transfer, Online Tax Accounting System, Pension Payment Module, Centralized Clearing etc.
* Developed software for migration and responsible for migration of data, with proper control checks and verification reports.
* Active participation in integration testing of the product.

**Programmer, Yennes Infotech (P) Ltd., Adyar, Chennai, Mar 1999 - Nov 2000**

* As a programmer, was responsible for design and development of the application according to the client’s requirement.

**PROJECTS EXPERIENCE:-**

**bank muscat, Muscat, Sultanate of Oman**

* APPLICATION BASED MOBILE BANKING ( PHASE 2 ) ( May 2013 to till date )

Transfer funds through ACH / RTGS to other banks in Oman and Remittance to India from five mobile channels (IPhone / Android / J2ME / Blackberry / GPRS) in both Conventional banking and Meethaq (Islamic Banking).

* OTP Implementation in Bank World ( Upgrade of Bank world ) ( Mar 2013 to till date )
* APPLICATION BASED MOBILE BANKING ( MEETHAQCLOUD MOBILE BANKING)( Jan 2013 to Jun 2013 )

Environment: iOS Platform/ Black Berry / JME / Android / Struts / IBM Http Server / IBM WAS / Web Services / Oracle / Cuecent ESB Middleware/TEMENOS T24.

* CTI/TPIN Project ( Oct 2012 to Dec 2012 )

Environment: VB.Net / Oracle / Cuecent ESB / ISMP Middleware / TEMENOS T24.

* SMS Banking Enhancements ( July 2012 to Sep 2012 )

Environment: Core Java/ Struts / Oracle / ISMP Middleware / TEMENOS T24.

* Haytuna Insurance in Internet Banking ( Oct 2011 to Jan 2012)

Environment: XHTML / CSS / Java script / IIS / Orbix / XML/ Microsoft technologies / Crystal Reports.

* Dynamic Branding in Internet Banking (Jan 2012 to Feb 2012).

Environment: XHTML / CSS / Java script / IIS / Orbix / XML/ Microsoft technologies / Crystal Reports.

* Running Balance and Statement Download in Internet Banking ( Jan 2012 to Mar 2012 ).

Environment: XHTML / CSS / Java script / IIS / Orbix / C++ / XML/ Microsoft technologies / Crystal Reports.

* Application Based Mobile Banking (Phase 1) (M banking) (Sep 2011 to June 2012 )

Environment: iOS Platform/ Black Berry / JME / Android / Struts / IBM Http Server / IBM WAS / Web Services / Oracle / Cuecent ESB Middleware/TEMENOS T24.

* Cuecent Enterprise Service Bus ( July 2011 to June 2012 )

Environment: SOA, BPEL, XML, OASIS Standard (Organization for the Advancement of Structured Information Standards), Core Java, J2EE, WAS 7.0, Oracle 11g

* Islamic (Meethaq) Banking Services in E-channels (Phase 1) (Sep 2011 to Jan 2012).

Environment: Internet Banking, SMS Banking and IVR / Call Centre

* HTTP API to send SMS by other systems and Prioritization of SMS Messages in SMS Banking (Apr 2011 to Jun 2011)

Environment: Core Java/ Struts / Oracle / ISMP Middleware / TEMENOS T24.

* Arabic SMS Banking ( Dec 2010 to Mar 2011 )

Environment: Core Java/ Struts / Oracle / ISMP Middleware / TEMENOS T24.

* Bank world Internet Banking Upgrade Project ( from BW2.2 to BW 4.1.0.2 Update 13) ( Mar 2009 to Dec 2010)

Environment: XHTML / CSS / Java script / IIS / Orbix / C++ / XML/ Microsoft technologies / Crystal Reports.

* ISMP Middleware ( Jul 2006 to Feb 2012 )

Environment: J2EE, Web Sphere, BPEL, XML ISMP Middleware

The following projects are developed in the below environment

Environment: Acu COBOL, UNIX, Shell scripting, Oracle, MIE Core Banking

* Bank Credit Statistical Bureau for CBO ( Feb 2008 to Dec 2008 )
* Remittance through to Cash Deposit Machines ( Nov 2008 to Feb 2009 )

Environment: ISMP Middleware

* E-payment Card ( Oct 2007 to Jan 2008 )
* Haytuna Insurance Module ( Jun 2007 to Sep 2008 )
* Anti-Money Laundering ( AML ) System ( Mar 2007 to May 2007 )
* Nawras Mobile Topup Integration ( Dec 2006 to Feb 2007 )

Environment: ISMP Middleware

* Easy Cash Deposit Module ( Dec 2006 to Feb 2007 )

Environment: ISMP Middleware

* MIE Core Banking ( Jul 2006 to Nov 2009 )

Environment: ISMP Middleware

**Polaris FT ( Laser soft Infosystems Ltd., Chennai )**

The following projects are developed in the below environment

Environment: RM-COBOL, DOS, Solaris 9, Novell 5.5, Windows 2000

* Back Volume Server ( Sep 2005 to Jun 2006 )
* Multi-city Cheques / At Par Module ( Jun 2005 to Aug 2005 )
* Service Tax Module ( Mar 2005 to May 2005 )
* Pension Payments Module ( Mar 2004 to Apr 2004, Sep 2004 to Feb 2005 )
* Service Branch Module ( Sep 2004 to Oct 2004 )
* Centralized Clearing ( May 2004 to Aug 2004 )
* Inter Branch Reconciliation ( Mar 2004 to Apr 2004 )
* Instant Funds Transfer (Dec 2003 to Feb 2004 )
* Cluster Based Core Banking for Andhra Bank ( Dec 2002 to Nov 2003)
* Core based Cluster Banking Product (Dec 2002 to Nov 2003 )
* Janatha Bank Project ( Dec 2001 to May 2002 )
* Letter of Credit Module ( Apr 2001 to Nov 2001 )
* Bank Guarantees (Jan 2001 to Mar 2001).

**Yennes Infotech Adyar Chennai**

* Logistics 2000 ( May 2000 to Nov 2000)
* Production Planning and Maintenance ( Nov 1999 to Apr 2000 )
* Online Examination ( Mar 1999 to Oct 1999)

**TECHNOLOGY :-**

**AREA SKILLS**

Programming Languages COBOL, C++, PL / SQL, Core Java

Project Management Tools MS Project, MS Visio

OS Windows, DOS, UNIX, Solaris, Linux

Scripting UNIX Shell Scripting, JavaScript, DOS Scripting

Database Oracle11g, SQL Server 6.5

Front Ends Visual Basic 6.0,

Web Technologies HTML, JSP, Java Servlets, Struts, JDBC, J2EE, Web Services

Application Servers IBM WAS 7.0

**CERTIFICATIONS:-**

PRINCE2® Practitioner, AMPG UK. Candidate No – P2R/IN078967

PRINCE2® Foundation, AMPG UK. Candidate No – P2R/IN077445 [www.p2registeredpractitioner.com](http://www.p2registeredpractitioner.com/)

**EDUCATION:-**

Master of Computer Applications from IGNOU in Dec 2006.

Bachelor of Computer Applications from IGNOU in Dec 2001.

H.S.C from Board of Higher Secondary Examination in March 1993.

S.S.C from Board of Matriculation Examination in April 1991.

**PERSONAL INFORMATION:-**

Contact Address : 25/10, First Main Road, Purushotham nagar, Chromepet, Chennai-600044

Language Known : English, Tamil, Hindi and Telugu

Location Preference : Bangalore

References : To be furnished upon request.

Passport : J7419020 valid till 21/11/2021