Balaji, KRISHNARAO RAVICHANDRAN

Technical Project Manager

(Core Banking, Finacle, CASA, Deposits, Loans, Payments, Project Management and Delivery)

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◈ PROFILE

Dynamic and result oriented professional with more than 15 years in software development, execution, management, and delivery of projects of various sizes in Financial Industry. Good understanding and knowledge of various Core Banking functionality alongside of supporting applications. Expertise in Architecture and Designing of application and functionality, also involves in various stages of the projects like Requirement gathering, Impact analysis, Test Planning, Testing and Support with strong agile mindset and with sound Technical and banking knowledge, seeking a challenging role in any modern transformation in Financial Industry.

◈ PERSONAL ACCOLADES

- ✓ Over 15 years of experience in Finacle Core Banking, CASA, Loans, Core Interest Calculation design, solutioning, implementation and delivery.
- ✓ Project delivery experience for various large-scale banks like Emirates NBD, ANB, ANZ, AK Bank (Turkey), DFS USA, DBS Bank Singapore and Hong Kong.
- ✓ Over 8 years of vendor handling and delivery experience and 5 plus years in Hong Kong for DBS Bank (HK) Ltd.
- ✓ AWS Certified Cloud Practitioner, good experience of hosting robust finacle core banking solutions on cloud as microservices and its complete ecosystems.
- ✓ Proficiency in building micro services & containerized applications. Expert contributor to Docker and Kubernetes.
- ✓ Business requirement analysis, Subsequent system fitment study, identifies the gap and provides solutions.
- ✓ Solutioning that identifies the right system candidate for interfacing and hosting the application of desired size.
- ✓ Management and delivery of end-to-end banking projects on technical and managerial grounds.
- ✓ Architecture evaluations & consulting. Stakeholder management and decision making. Negotiation with vendors on project cost and resource management.
- ✓ Good Engagement with business in transforming their requirement to working software product.
- ✓ Ensures and delivers the product with exact user/business expectations.
- ✓ Hard core lover of problem solving and meeting users and management expectations.

◈ EXPERIENCE

DBS Bank (HK) Ltd., Hong Kong , Core Banking Platform Co-Lead
Mar-2024 – Present — *Senior Vice President*
Mar-2019- Feb-2024 as *Vice President*
Sep 2017 - Feb 2019 as *Assistant Vice President*

NTT Data Ltd, Singapore — *Technical Business Analyst*
Sep 2016 - Aug 2017

Edge verve Ltd, Chennai-India — *Product Technical Lead*
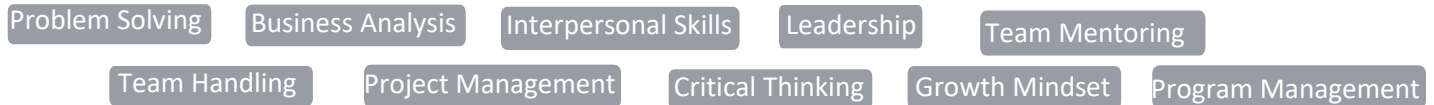Sep 2015 - Aug 2016

Infosys Ltd, Chennai-India — *Software Engineer thru Technology Analyst*
Sep 2007 - Aug 2015

TECH SKILLS

- **Databases**: Oracle, MSSQL, Postgres
- **Methodologies**: Scrum, Agile, Waterfall
- **Technologies**: SOA, Client Server, Container, Cloud, AWS, Kubernetes.
- **Tools**: Office, GITHUB, CICD, JIRA, Confluence
- **Programming**: JavaScript, Python, Shell scripting, C, AWK

SOFT SKILLS

Problem Solving   Business Analysis   Interpersonal Skills   Leadership   Team Mentoring

Team Handling   Project Management   Critical Thinking   Growth Mindset   Program Management

PROFESSIONAL EXPERIENCE

Project Delivery Manager, DBS Bank (HK) Ltd, Hong Kong

07/2021 - Present

- **New Product Launch:**
- **Flexi Saver**:
  - A New Deposit Product is under design Phase to offer an interesting and goal-based saving option to the customers.
  - Customers will be able to enjoy a special interest rate when they were able to follow and achieve the goal.
  - Designed an aesthetic and customer friendly journey for placement, tracking and cancellation of this new flexi saver product.
  - Customers can place different goal saving account for their different personal needs and track them.

- **e$aver Saver**:
  - A New Deposit Product.
  - Brings newer fund biz into the bank.
  - Ensures customers maintain fund with lucrative interest offerings.
  - Flexible product design to ensure offers are created quite often and rolled over flexibly.
  - Easy product maintenance and customization around base product Finacle.
  - Provides additional interest to the customers.
  - Provides a seamless journey and presentation of data to the customer in their mobile dashboard.
  - Provides timely alert mechanism to the customers knowing about the saving progress and status.

- **CRM Customer Master Migration:**
  - Handles the migration of data from Finacle CRM to inhouse built application.
  - Helps driving the mapping and data cleansing activity and migration of correct data into the new application.
  - Ensure quality data is migration and captured correctly into the target system.
  - Manages the whole project with the team of 10.

- **Launch of HK FPS:** Associated in the FPS Project Delivery for HK for Bulk Outward Payment and Collection.
- Co-ordinates with different application system across different internal application and customer facing channels.
- Designed a robust payments system and delivers to production with End-to-End testing.
- Outward collection file processing for esteemed customers like Manulife with max of 300K payment transaction collections via FPS Batch outward D3
- Ensures Channel Customers and application are seamlessly migrated from ECG route to FPS Route.
- Along with Collection/Payments, migrated the traditional file based DDA to instant electronic DDA authorization.

- Ensures we follow all legal and compliance when designing/solutioning according to HKMA Guidelines.
- Various internal application like loan collection, corporate customer collections, Consumer Finance (Credit Card) Collection requests are channeled thru this new FPS Route.
- Designing with proper rejection handling and sending the status and system reconciliation report for user verification.

- **E-DDA-Transfer-in**: Implemented a successful Pull-Fund Functionality in DBS Digi Bank App with instant eDDA authorization and Fund Pulling From the customer's other bank.
- Designed an aesthetic and customer friendly journey for pulling fund from their other bank account.
- Involves multiple system integration within the bank along with HKICL Externally
- Using microservices, Kafka, MQ, Batch Transaction posting/GL verification and robust reconciliation process.

- **FCY Booster:** Enabled 24 x 7 TD Placement via Digital Mobile Banking Platform for Consumer Banking customers.
- Designed and implemented preferential rate for New Fund placement.
- Enhanced the logic of New-fund Calculation and improved the customer journey for ease TD placement.
- Provided new customer notification on TD placement/Renewal/Closure via Email.
- Reminder Notification and Push notifications are in MVP2 scope of development currently.

Project Delivery Lead, DBS Bank (HK) Ltd, Singapore/Hong Kong

09/2016 - 06/2021,

- **Core Banking Migration**: Migration of core banking system from Systematics application to Finacle.
- Coordinated with various application like, Internet banking, Mobile banking, ATM, Downstream etc. of more than 40 and get executed in 2 years of team.
- Migration of 1Million customers and 10 million accounts from systematics into Finacle Core banking applications.
- Ensures the UAT testing is conducted with best practice and all defects are closed as per user expectations.
- Conducted multiple dress-rehearsals with all involved tech applications and validated the results until GL reconciliation.
- Coordinated testing activities across 16 interface partners involving 80+ distributed team members.
- Developed project plans and managed project scope using methodologies to guide projects from conceptualization to implementation and maintenance.
- Helped the team in streamlining the version control and release processes to elevate the quality of the release.
- Improved the quality of the releases to customer by bringing in robust testing practices and automated 65% of the features used.
- Mentored team members at different levels to help them progress in their career.

Software Engineer thru Technical Product Lead, Infosys, and Edge verve Ltd.

01/2007 - 08/2016,

- Strong Foundation of understanding of Core banking. Learning different banking modules like CASA, Deposits, Loans, Trade Finance, Bank Guarantee, Liquidity Management, Interest calculation, Compounding, Overdraft Facility, Revolving OD.
- Strong technical learning of C, Java scripts, Python, Shell Scripting, Unix, AWK and Client Server Architectural technologies.

◈ **EDUCATION**

Annai Teresa College of Engineering, Villupuram, India — Bachelor of Engineering (Mechanical)

Aug 2001 – May 2005

(77% - First Class with Distinction)

◈ **CERTIFICATIONS**

 AWS Certified Cloud Practitioner – *Amazon web Services*

Sep-2020- Sep-2023

Scrum Master Certified— *Scrum.Org*

Jun 2021

◈ HONARARY AWARDS

- ✓ Infosys GEM Awards 2012 for Delivery of Finacle End of Transaction method of interest methodology.
- ✓ DBS ACE Award for Best project for FPS, Branch Teller Authentication, Core Banking Migration and Support.

◈ INTERESTS

Reading Books   Indian Music   Hiking   Cricket