ANNEX 18

DETAILED CURRICULUM VITAE

P.O Box: 120894, SAIFZ, Sharjah, UAE
Tel: +971 6 5578930, Fax: +971 6 5578931
info@jmrinfotech.com, www.jmrinfotech.com

Candidate Summary of Proposed Staffs

Personnel 1:

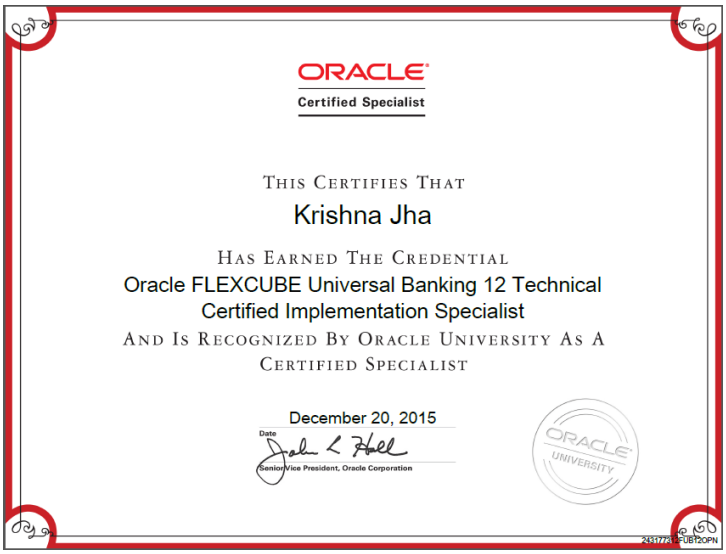
Position: **Project Director**		Prime ☑ Alternate
Candidate information	Name of candidate: **Krishna Jha**	Date of birth: ***01-Mar-79***

Educational Qualification:

- Masters in Computer Application (MCA)
- Bachelors in Science (B.Sc.)

Certification:

- Project Management Professional(PMP) from PMI
- Certified FCUBS Technical Implementation Expert


ORACLE
Certified Specialist

THIS CERTIFIES THAT
Krishna Jha
HAS EARNED THE CREDENTIAL
Oracle FLEXCUBE Universal Banking 12 Technical Certified Implementation Specialist
AND IS RECOGNIZED BY ORACLE UNIVERSITY AS A CERTIFIED SPECIALIST

December 20, 2015
Date
Senior Vice President, Oracle Corporation

ORACLE UNIVERSITY

- Certified FCUBS Advanced Functional Implementation Expert

ORACLE
Certified Specialist

CERTIFICATE OF RECOGNITION

ORACLE UNIVERSITY

Krishna Kumar Jha
Oracle FLEXCUBE Universal Banking 12 Advanced Functional Certified Implementation Specialist

THIS CERTIFIES THAT ABOVE NAMED IS
RECOGNIZED BY ORACLE CORPORATION AS AN
ORACLE CERTIFIED SPECIALIST

July 01, 2016
DATE

DAMIEN CAREY
SENIOR VICE PRESIDENT, ORACLE UNIVERSITY

- Certified FCUBS Islamic Banking Implementation Expert

ORACLE
Certified Specialist

CERTIFICATE OF RECOGNITION

ORACLE UNIVERSITY

Krishna Kumar Jha

Oracle FLEXCUBE Islamic Banking 12 Certified Implementation Specialist

THIS CERTIFIES THAT ABOVE NAMED IS RECOGNIZED BY ORACLE CORPORATION AS AN ORACLE CERTIFIED SPECIALIST

July 25, 2016
DATE

DAMIEN CAREY
SENIOR VICE PRESIDENT, ORACLE UNIVERSITY

- Certified FCUBS Core Banking Implementation Expert

ORACLE
Certified Specialist

CERTIFICATE OF RECOGNITION

ORACLE UNIVERSITY

Krishna Kumar Jha

Oracle FLEXCUBE Universal Banking 12 Core Functional Certified Implementation Specialist

THIS CERTIFIES THAT ABOVE NAMED IS RECOGNIZED BY ORACLE CORPORATION AS AN ORACLE CERTIFIED SPECIALIST

July 11, 2016
DATE

DAMIEN CAREY
SENIOR VICE PRESIDENT, ORACLE UNIVERSITY

Professional Qualification Summary:

- 22+ Years of extensive core banking business transformation experience.
- Expertise in latest versions of FCUBS and other Oracle Baking product processors and Mid-office products.
- 18+ FLEXCUBE Projects (from 5.x to 14.7)

Skills:

- Expertise in FLEXCUBE implementation, upgrade and migration.
- Expertise in Managing Teams of small and medium size along with multiple stakeholders in the project.
- Expertise and knack in identifying the people with uncommon potential.
- Expertise in parameterization of FLEXCUBE module, namely, Core, CASA, Loans, Letter of Credit and Bill and Collection, Oracle Banking Payment.
- FLEXCUBE canned and regulatory report analysis and development.

	• Expertise in Managing Teams of small and medium size along with multiple stakeholders in the project. Technical / Functional Expertise: • Operating system : Windows, Unix • Programming skill : Java, SQL, PLSQL, JavaScript • Database : Oracle 11g, Oracle 12c • Web-designing : HTML, XML, CSS • Web Server : Web logic • Reporting Tool : OBIEE/BIP • Application : FCUBS conventional and Islamic	
Present Employment	JMR Infotech Middle East FZC	
	Q3-219, P.O. Box 120894, SAIF Zone, Sharjah, U.A.E	
	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*
	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*
	Job title of candidate ***Vice President***	Years with present Employer ***12+ Years***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
2024	Ongoing	Role: Project Director Client Name & Location: St Kitts Nevis Anguilla National Bank Ltd - Saint Kitts and Nevis Project Name/Project Description: Implementation of **FLEXCUBE V14.7**, OBDX V22.2 and OFSAA V8.1.x Key Responsibility: • Develop and manage detailed project plans, timelines, and resource allocation to ensure the successful implementation of **FLEXCUBE 14.7**, while coordinating between stakeholders, including the client, vendor, and internal teams. • Identify potential project risks, develop mitigation strategies, and address issues promptly to avoid delays or disruptions during the implementation process. • Stakeholder Communication and Reporting
2023	2024 - Gone-Live	Role: Project Director Client Name & Location: Housing Finance, Uganda Project Name/Project Description: Implementation of Oracle FLEXCUBE Universal Banking Solution **(FCUBS) V14.6**. Key Responsibility: Oversee the entire project activities ranging from team building, Stakeholder management and delivery resulting in smooth upgrade and implementation activities.
2022	2023 – Gone Live	Role: Project Director Client Name & Location: Union Bank of Albania Project Name/Project Description: **Core Banking Solution upgrade from Oracle FLEXCUBE 11.x to 14.7** and Upgrade of Oracle Banking Digital Experience version 22.x

From	To	Company/Project/ Position/Relevant technical and management experience
		Key Responsibility: Oversee the entire project activities ranging from team building, Stakeholder management and delivery resulting in smooth upgrade and implementation activities.
	Ongoing	Role: Project Director Client Name & Location: ZANACO (Zambia National Commercial Bank), Zambia Project Name/Project Description: **Upgrade of Oracle FLEXCUBE 12.0.3 to Oracle FLEXCUBE 14.7** Key Responsibility: Oversee the entire project activities ranging from team building, Stakeholder management and delivery resulting in smooth upgrade and implementation activities.
2019	Gone Live	Role: Project Manager Client Name & Location: Aman Bank Project Name/Project Description: **Upgrade of Oracle FLEXCUBE** v12.0.3 to v14.1 (Conventional and Islamic) and OBDX (Digital Banking) v19.1 Key Responsibility: • Develop and manage detailed project plans, timelines, and resource allocation to ensure the successful implementation of Core Banking, while coordinating between stakeholders, including the client, vendor, and internal teams. • Identify potential project risks, develop mitigation strategies, and address issues promptly to avoid delays or disruptions during the implementation process. • Stakeholder Communication and Reporting
2022	Gone Live	Role: Project Director Client Name & Location: National Bank of Egypt- South Sudan Project Name/Project Description: Implementation (Sudan) Oracle **FLEXCUBE (Conventional and Islamic) v14.6** and OBDX 22.2 Key Responsibility: • Develop and manage detailed project plans, timelines, and resource allocation to ensure the successful implementation of Core Banking, while coordinating between stakeholders, including the client, vendor, and internal teams. • Identify potential project risks, develop mitigation strategies, and address issues promptly to avoid delays or disruptions during the implementation process. • Stakeholder Communication and Reporting
2023	Gone Live	Role: Project Director Project Name/Client Name & Location: Abu Dhabi Fund for Development, UAE Project Name/Project Description: Implementation of **Oracle FLEXCUBE v14.7** – Corporate Banking Key Responsibility: Oversee the entire project activities ranging from team building, Stakeholder management and delivery resulting in smooth upgrade and implementation activities.

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Personnel 2:

Position: **Project Manager**		Prime ☑ Alternate
Candidate information	Name of candidate **Najeebullah Usmani**	Date of birth: ***22-Jan-87***
	Educational Qualification: • BBA: Economics - Ghazi Amanullah Khan – Afghanistan Certification: • Prince 2 Practitioner - Jul 2017 • Oracle Certified Professional - Aug 2022 • ITIL Expert – 2021 • PMP 2022 Professional Qualification Summary: • Resourceful Project Manager with 15 years of expertise in organizing business operations, financial oversight and resource management to achieve smooth flow and project operations. • Leads procurement of resources including equipment and supplies. Monitors projects by adhering to production schedule and budget, managing production team, identifying problems and providing targeted solutions. • Knowledgeable in accounting principles, bookkeeping, budget and financial management. Skills: • Advanced problem solving • Project planning and development • Waterfall Methodology • Business process re-engineering • Lean manufacturing and design • Testing and Conversion Plans • Financial statements expertise Technical / Functional Expertise: • Oracle FCUBS • Oracle Banking Payments • Oracle Digital Experience • Oracle E-Business Suite • Bancmate Core Banking Solution • ICBA Core Banking Solution • Python • PL/SQL Programming • Financial Accounting • QuickBooks • PeachTree • Oracle APEX • Oracle Forms/Reports • Visual Studio • Sybase PowerBuilder	

	• Redhat • Solaris • Crystal Reports	
Present Employment	JMR Infotech Middle East FZC	
	Q3-219, P.O. Box 120894, SAIF Zone, Sharjah, U.A.E	
	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*
	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*
	Job title of candidate ***Project Manager***	Years with present Employer *4+* ***Years***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
2024	Ongoing	Role: Program Manager Client Name & Location: St Kitts Nevis Anguilla National Bank Ltd - Saint Kitts and Nevis Project Name/Project Description: St Kitts Nevis Anguilla National Bank is implementing the **FLEXCUBE V 14.7** Key Responsibility: • Project Initiation, Planning and Execution of FCUBS, OBMA Product Processors, OBDX and OFSAA • Requirement gathering of key products including FCUBS Retail Lending, OBPM(Payments), FCUBS CASA/SI/TD, OBEDM, TFPM, Oracle Onboarding CASA/TD/Loans and OBCL • Conducting FAT, SIT, UAT testing with the client
	Ongoing	Role: Project Manager Client Name & Location: ZANACO (Zambia National Commercial Bank) – Zambia Project Name/Project Description: ZANACO (Zambia National Commercial Bank) is implementing **FLEXCUBE version 14.6.** We, as an implementation partner, completed end-to-end implementation. Key Responsibility: • Customer requirement gathering, understanding and exploring feasibility into system. • Requirement gathering of key products including FCUBS Retail Lending, OBPM(Payments), FCUBS CASA/SI/TD, OBEDM, TFPM, Oracle Onboarding CASA/TD
		Role: Functional/Technical Senior Consultant Client Name & Location: Eastern Caribbean Central Bank, Cayman Islands Project Name/Project Description: Eastern Caribbean Central Bank is implementing **FLEXCUBE 14.6**. We, as an implementation partner, take care of end-to-end implementation. Key Responsibility: • Customer requirement gathering, understanding and exploring feasibility into system. • Parameterization of key products including FCUBS Retail Lending, OBPM(Payments) Multiple Networks US NACHA, Cross Border. FCUBS CASA/SI/TD/ELCM • Integration of different products with FCUBS – OBPM/OBTR • Conducting training of FCUBS

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Functional/Technical Senior Consultant Client Name & Location: National Bank of Egypt- South Sudan Project Name/Project Description: National Bank of Egypt is implementing FLEXCUBE 14.3. We, as an implementation partner, take care of end-to-end implementation. Key Responsibility: • Customer requirement gathering, understanding and exploring feasibility into system. • Parameterization of key products including OBCL (lending), OBPM (Payments) and FCUBS • Conducting FAT, SIT, UAT testing with the client along with training them on OBCL/OBPM modules. • Integration of different products with FCUBS – OBPM/OBCL
		Role: IT Strategic Project Manager Project Name/Client Name & Location: Azizi Bank, Kabul Key Responsibility: • Outlined work plans, determined resources, wrote timelines and generated initial budgets as part of project scope determination. • Oversaw large portfolio of projects to support teams, report progress and influence positive outcomes for key stakeholders. • Saved $1.7m over fiscal year with strategic negotiations of ATM Procurement agreement. • Analyzed architecture design, scoping, implementation, testing and deployment needs to define project requirements. • Determined best pricing and completed technology solution projects for $370K in IT assets for new DRS centers. • Led and managed staff of 30 team members engaged in administering complex IT infrastructure. • Increased IT productivity, efficiency, agility and responsiveness, leading team of 6 to design VMware high-availability solution. • Designed, documented and executed system management using update manager. • Organized internal audits and led efforts to determine and remedy deficiencies. • Proposed and implemented system enhancements to improve performance and reliability of storage environment. • Oversaw purchases of DRS equipment and software. • Developed project management roadmap to define project objectives, timelines and milestones.
		Role: IT Advisor Project Name/Client Name & Location: Islamic Bank of Afghanistan, Kabul Key Responsibility: • Developed and implemented technical application support and information technology policies and procedures that advanced investment needs, outcomes and performance measurements to balance continuous innovation with responsible risk-taking. • Analyzed department and job-related functionality requirements to align technology priorities with business needs.

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From	To	Company/Project/ Position/Relevant technical and management experience
		• Implemented, created and tested disaster recovery and business continuity plans and maintained appropriate back-up system. • Decision making of all it projects and implementation of each project on priority bases • Implemented policies for project completion and reduction of project management cost through streamlined operation and automated tracking/reporting • Addressed clients' needs and collaborated with team to factor the needs into the goal plan • Interviewed, hired, trained and mentored 15 staff by coaching daily, leading performance reviews and offering constructive feedback. • Rolled over 60+ branches CBS solution along with e banking switch, data conversion and internet banking on cutoff date • Simultaneously managed several projects and teams on schedule with agile methodology • Successful completion of major phases of several projects including user training, UAT, customization and patch updates • Planning and implementation of HRMS, IVR/Call Center and CRM solution • Planning and implementation of oracle AML/KYC solution and integrating it with CBS. • Supported implementation of warehouse management system software applications to enable centralized management of tasks
		Role: Deputy IT Manager Project Name/Client Name & Location: Azizi Bank, Kabul Key Responsibility: • Adjusted project plans to account for dynamic targets, staffing changes and operational specifications. • Guided organizational technology strategy and roadmaps. • Demonstrated familiarity with latest hardware, software and networking technology, as well as industry trends. • Managed project teams over 20+ with designed budget of $5M. • Consistently deliver quality projects in line with project timeline and HIGHPRESSURE environment. • Coordinated ongoing technical training and personal development classes for staff members. • Design and implementation of SMS banking solution • Deployment of MasterCard and card management solution • Deployment of reconciliation system • Devised project plan and engagement activities to prepare 20 call center for customer enquiries • Developed and implemented 50 financial reports in house for better reporting to departments and central bank. • Conferred with executives to advise and plan for short-term and long-term IT system upgrade needs. • Handling of quarterly central bank auditing activities.

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: System Consultant Project Name/Client Name & Location: Infopro Sdn Bhd, Kuala Lumpur Key Responsibility: • Developed and maintained long-term relationships with clients, fostering strong service bonds and encouraging return patronage. • Drafted integration plans to ease assimilation of products into customers' business infrastructure. • Developed post-sale technical processes for installation and technical support. • Collected customer satisfaction data via surveys and other measures. • Performed proof of concept demonstrations, instructing potential customers on benefits of ICBA. • Troubleshot incidents reported by end-users to schedule system changes and identify permanent solutions. • Developed flowcharts and diagrams to describe and lay out logical operational steps. • Collaborated closely with upper management to drive strategy through development and implementation of new processes.
		Role: CBS Team Leader Project Name/Client Name & Location: Azizi Bank, Kabul Key Responsibility: • Demonstrated respect, friendliness and willingness to help wherever needed. • Resolved conflicts and negotiated mutually beneficial agreements between parties. • Oversaw daily operations to ensure high levels of productivity. • Revised, modularized and updated old code bases to modern development standards, reducing operating costs and improving functionality. • Interacted with IT Infrastructure team for deployment of test environments and patch updates • Rollover of distributed banking system (bancmate) to CBS system(icba) • Development of data conversion software to migrate all customer data • Deployment of 60 branches in a single year • Trained and managed team of developers and discussed issues in order to provide resolution and apply best practices. • Documented technical workflows and knowledge in private wiki for education of newly hired employees.

Personnel 3:

Position: **Senior Consultatant**		Prime ☑ Alternate
Candidate information	Name of candidate **Ahmed Elshafiee**	Date of birth: ***11-Jun-87***
	Educational Qualification: • Bachelor of Commerce (B.Com.), Accounting, Cairo university Professional Qualification Summary: • Over 13 years of experience in the banking industry, with 10 years of functional experience in FCUBS. • Expertise in Core banking FLEXCUBE application, including functional consulting, product/parameter maintenance, implementation, migration, reporting, and testing. • Completed many successful Implementation, Migration, Upgrade projects • Extensive experience in supporting production issues. • Skilled in gathering business requirements, preparing RSDs for the development team, and providing support post-deployment. • Experienced in UAT, including creating test scenarios and cases, executing tests, analyzing results, and supporting testers. Skills • Core Banking Implementation. • Data Migration. • Requirements Analysis. • User Acceptance Testing. • Branch Banking. Technical / Functional Expertise: • Technical : SQL, PL/SQL. • Functional : FCUBS, Business Objects.	
Present Employment	JMR Infotech Middle East FZC	
	Q3-219, P.O. Box 120894, SAIF Zone, Sharjah, U.A.E	
	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*
	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*
	Job title of candidate ***Project Manager***	Years with present Employer ***5+ Years***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Project manager Client Name & Location: ZANACO (Zambia National Commercial Bank) – Zambia.

From	To	Company/Project/ Position/Relevant technical and management experience
		Project Name/Project Description: ZANACO (Zambia National Commercial Bank) is upgrading core banking solution to **FLEXCUBE version 14.6**. As the implementation partner, we have completed an end-to-end implementation, which includes core banking modernization. Key Responsibility: • Identifying project goals and scope. • Planning and documenting project tasks. • Ensuring that deliverables are delivered on time. • Managing all project resources. • Communicating effectively with stakeholders. • Eliminating blockers and mitigating potential risks. • Documenting project processes using various project management tools. • Ensuring top-quality results and overall project success. Environment/Technologies used: FCUBS, SQL and MPP.
		Role: Sr. Consultant Client Name & Location: Damaan Islamic Bank, North Africa. Project Name/Project Description: Daman Islamic Banking is implementing FLEXCUBE 14.5. Key Responsibility: • Conducting product walk-throughs. • Enabling Islamic modules and performing necessary maintenance in the environment. • Gathering requirements. • Parameterizing products. • Performing Functional Adequacy Testing. • Providing support during User Acceptance Testing (UAT). Environment/Technologies used: FCUBS and SQL.
		Role: Sr. Consultant Client Name & Location: Waafi Bank, Malaysia. Project Name/Project Description: The implementation project for Waafi Bank involves all key modules including Core, CASA, Term Deposit, OBPM, and Standing Instructions. It includes the integration of FCUBS, OBPM, OBDX, OFSAA, and various interfaces. The project includes testing for FCUBS implementation. Key Responsibility: • Preparing test cases based on bank requirements.

From	To	Company/Project/ Position/Relevant technical and management experience
		• Executing the prepared test cases. • Creating and executing an EOD (End of Day) running plan to meet test scenarios. • Validating test results for FCUBS and BIP reports against bank requirements and expected outcomes. • Conducting system walk-throughs for the bank team to familiarize them with the FCUBS system. • Supporting the bank team with testing issues. • Raising issues discovered during testing with the relevant implementation or technical teams. Environment/Technologies used: FCUBS and SQL.
		Role: Sr. Consultant Project Name/Client Name & Location: FMFB Bank, Asia. Project Description: The First Micro Finance Bank is migrating to Islamic modules in FLEXCUBE 12.0.3. Part of migration team, writing stubs and migrating the loans and casa account to Islamic bank have been migrated 40 branches. Key Responsibility: • Conducting product walk-throughs. • Enabling Islamic modules and performing required maintenance in the environment. • Gathering requirements. • Parameterizing products. • Documenting migration strategy. • Mapping migration requirements. • Executing migration processes. • Performing Functional Acceptance Testing (FAT) for new products, migrated records, and customizations. • Developing reports. • Providing support during User Acceptance Testing (UAT). • Offering post-production support Environment/Technologies used: FCUBS, SQL, PIB.

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Functional Consultant Project Name: FLEXCUBE upgrade project. Project Description: Involved in Upgrade from FCR to FCUBS 14.0. Key Responsibility: • Participated in maintaining the system's general bank and branch parameters. • Managed all products and maintenance related to modules including: ○ Current and Savings Accounts (CASA) ○ Retail Teller ○ Inventory ○ Instruments ○ Interest and Charges ○ Customer Information File (CIF) ○ Standing Instructions ○ User Roles • Provided migration field mapping for these modules from the legacy system (I-Flex) to FLEXCUBE UBS. Environment/Technologies used: FCR, FCUBS, SQL, Business objects.
		Role: Functional Consultant Project Name: FLEXCUBE upgrade project UAE branches. Project Description: Upgrade from FCR to FCUBS 14.0 Key Responsibility: • Participated in maintaining system's general bank and branches parameters. • Maintained all products and maintenances related to modules: (Current and saving accounts (CASA) – Retail teller – Inventory – Instruments – Interest and charges – Customer information file (CIF) – Standing instructions - User roles). • Provided migration field mapping for all above mentioned modules from legacy system (I-Flex) to Flex Cube UBS. Environment/Technologies used: FCR, FCUBS, SQL.
		Role: Senior Functional consultant Project Name/Client Name & Location: Bank Audi Egypt. Project Description: Supporting Core banking application in the aspects of: Functional support, Maintenance for products/ Parameters, Implementation, Reporting, Testing. Environment/Technologies used: FCR, FCUBS, SQL.

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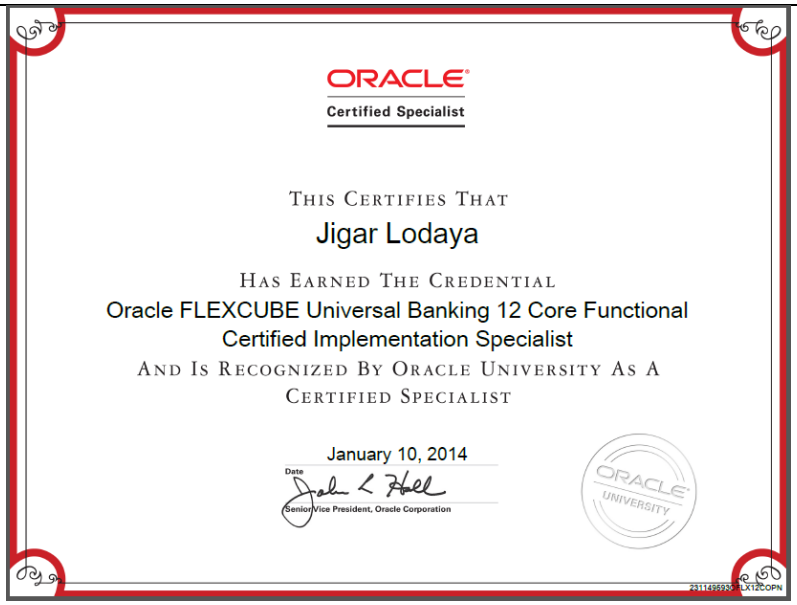
info@jmrinfotech.com, www.jmrinfotech.com

Personnel 4:

Position: **Senior Techno-Functional Consultant**		Prime ☑ Alternate
Candidate information	Name of candidate: **Jigar Lodaya**	Date of birth: ***09-Aug-87***
	Educational Qualification: • MBA - Banking & Finance • Bachelor of Commerce (Finance) Certification: • Functional Training for Partners Certificate • Oracle FLEXCUBE Universal Banking Core Functional Certified Implementation Specialist ORACLE Certification of Completion JIGAR LODAYA NAME JMR Infotech, India NAME OF COMPANY Oracle Banking Products Functional Training Program (FCUBS, ELCM, OBPM, OBCL, OBTF & OBBRN) TRAINING COURSE COMPLETED Bangalore, India COURSE LOCATION 12th to 22nd of June 2023 COURSE DURATION 22-Jun-23 DATE OF ISSUE SIGNATURE • Oracle Banking Digital Experience Sales & Presales Specialist • Oracle FLEXCUBE Universal Banking Core Functional Certified Implementation Specialist	

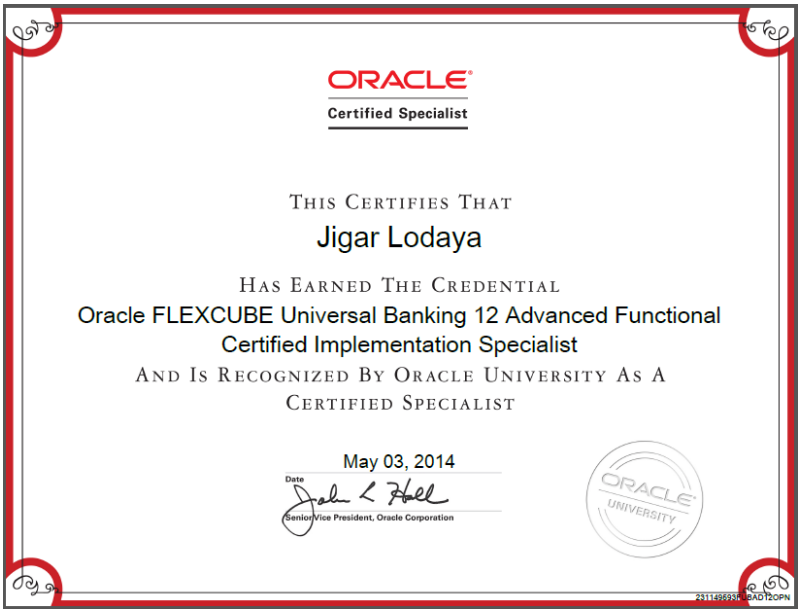

ORACLE
Certified Specialist

THIS CERTIFIES THAT
Jigar Lodaya
HAS EARNED THE CREDENTIAL
Oracle FLEXCUBE Universal Banking 12 Core Functional
Certified Implementation Specialist
AND IS RECOGNIZED BY ORACLE UNIVERSITY AS A
CERTIFIED SPECIALIST

January 10, 2014
Date
Senior Vice President, Oracle Corporation

ORACLE UNIVERSITY

- Oracle FLEXCUBE Universal Banking Advanced Functional Certified Implementation Specialist


ORACLE
Certified Specialist

THIS CERTIFIES THAT
Jigar Lodaya
HAS EARNED THE CREDENTIAL
Oracle FLEXCUBE Universal Banking 12 Advanced Functional
Certified Implementation Specialist
AND IS RECOGNIZED BY ORACLE UNIVERSITY AS A
CERTIFIED SPECIALIST

May 03, 2014
Date
Senior Vice President, Oracle Corporation

ORACLE UNIVERSITY

Professional Qualification Summary:

- Core Banking Consultant with 16+ Years of Experience in Techno Functional Role in various versions of Oracle FLEXCUBE.
- 15+ FLEXCUBE Projects (from 5.x to 14.7)

Skills:

- Knowledge in Retail Banking, Corporate Banking, Treasury and Forex operations
- Knowledge in various versions of Oracle FLEXCUBE Universal Banking Solution – a leading Core Banking Solution from Oracle Financial Software Services Ltd
- Basic knowledge in PL/SQL developer and TOAD DB Application
- Manual Testing – Test Planning and Executions
- Automation Testing – Test Planning and Executions
- Business Requirement Analysis and Functional Specification preparation
- Knowledge in Accounting, Banking and Finance concepts

	• Knowledge in Issue Management tools like BUGZILLA, BUGZ, HP QC, Oracle MOS • Knowledge in Software Development Life Cycle [SDLC] process • Response to EOI / RFP / RFI /SRS. <u>Technical / Functional Expertise</u>: Working knowledge in following modules of Oracle FLEXCUBE®, one of the leading Core Banking Solution from Oracle Financial Services Software Ltd: • Core • Current and Savings Account (CASA) • Term Deposit (TD) • Funds Transfer (FT) • Standing Instruction (SI) • Retail Teller (RT) • Retail Lending (CL) • Loans and Deposits (LD) • Foreign Exchange (FX) • Loan Syndication (LS) • Money Market (MM) • Sub modules like IC, ICCF, Settlements, Messaging, UDF, Brokerage, Taxes, GL etc • Oracle Banking Enterprise Limits & Collateral Management • Oracle Banking Corporate Lending – Bilateral Loans	
Present Employment	JMR Infotech Middle East FZC	
	Q3-219, P.O. Box 120894, SAIF Zone, Sharjah, U.A.E	
	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*
	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*
	Job title of candidate ***Senior Consultant***	Years with present Employer ***11+ Years***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
2023	2024 - Gone-Live	Role: Senior Techno-Functional Consultant Client Name & Location: Housing Finance, Uganda Project Name/Project Description: Implementation of Oracle FLEXCUBE Universal Banking Solution (FCUBS) V14.6. Key Responsibility: • Worked with business stakeholders to gather functional requirements and map out existing business processes. • Configure the core banking system to meet the bank's business requirements, including setting up modules, workflows, and rules. • Assist in preparing test scenarios, executing UAT, and ensuring the system performs as expected before go-live. • Provided on-site support during the go-live phase, helping resolve any functional issues quickly to ensure smooth transition and system adoption.

From	To	Company/Project/ Position/Relevant technical and management experience
	Ongoing	Role: Senior Techno-Functional Consultant Client Name & Location: ZANACO (Zambia National Commercial Bank), Zambia Project Name/Project Description: **Upgrade of Oracle FLEXCUBE 12.0.3 to Oracle FLEXCUBE 14.7** Key Responsibility: • Identifying project goals and scope. • Planning and documenting project tasks. • Ensuring that deliverables are delivered on time. • Managing all project resources. • Communicating effectively with stakeholders. • Eliminating blockers and mitigating potential risks. • Documenting project processes using various project management tools. • Ensuring top-quality results and overall project success.
2023	4 Countries Gone Live	Role: Senior Techno-Functional Consultant Client Name & Location: Groupe Cofina, Ivory Coast Project Name/Project Description: Implementation of • Oracle FLEXCUBE Core Banking v12.6 • OBDX (Digital) v21.1 • 8 Countries roll out Key Responsibility: • Worked with business stakeholders to gather functional requirements and map out existing business processes. • Configure the core banking system to meet the bank's business requirements, including setting up modules, workflows, and rules. • Assist in preparing test scenarios, executing UAT, and ensuring the system performs as expected before go-live. • Provided on-site support during the go-live phase, helping resolve any functional issues quickly to ensure smooth transition and system adoption.
2022	Gone Live	Role: Senior Techno-Functional Consultant Client Name & Location: Siinqee Bank, Ethiopia Project Name/Project Description: Implementation of Oracle FLEXCUBE (Islamic) v14.5 and OBDX v21.1 Key Responsibility: • Customer requirement gathering, understanding and exploring feasibility into system. • Requirement gathering of key products including FCUBS Retail Lending, OBPM(Payments), FCUBS CASA/SI/TD, OBEDM, TFPM, Oracle Onboarding CASA/TD • Provided on-site support during the go-live phase
2022	Gone Live	Role: Senior Techno-Functional Consultant Client Name & Location: Bank South Pacific, Papua New Guinea Project Name/Project Description: Implementation of • Oracle FLEXCUBE Core Banking v12.4 • Oracle Banking Payments v14.7 • OBDX (Digital) v18.1 • OFSAA (Risk and Compliance) Key Responsibility: • Customer requirement gathering, understanding and exploring feasibility into system.

From	To	Company/Project/ Position/Relevant technical and management experience
		• Configure the core banking system to meet the bank's business requirements, including setting up modules, workflows, and rules. • Assist in preparing test scenarios, executing UAT, and ensuring the system performs as expected before go-live.
2019	Gone Live	Role: Senior Consultant - Functional Client Name & Location: Aman Bank Project Name/Project Description: Upgrade of Oracle FLEXCUBE v12.0.3 to v14.1 (Conventional and Islamic), OBDX (Digital Banking) v19.1 and OFSAA Key Responsibility: • Gathering requirements for functionalities across all departments of Aman Bank to develop training materials. • Coordinating with the Change Enablement team and business unit champions for the preparation of training materials. • Providing training to end users on Islamic Lending Services, Branches, Payments, Treasury, and Central Accounts Department. • Training product teams on Core, Islamic Financing, Islamic CASA & TD, Islamic MM, Forex, Fund Transfer, Standing Instructions, and Branch Tellers, focusing on product parameterization and handling product enhancement requests. • Engaging continuously with the UAT team to refine training materials based on FLEXCUBE customization and overall testing progress.

Personnel 5:

Position: **Senior Techno-Functional Consultant**		Prime ☑ Alternate
Candidate information	Name of candidate: **Vaibhav Patil**	Date of birth: ***31-May-92***
	Educational Qualification: • B.E (Computers) Certification: • Certified Bigdata Engineer • Certified Ethical Hacker Professional Qualification Summary: • Over 10 years of hands on FLEXCUBE experience with good technical knowledge of Oracle PLSQL, Java and Unix. • Expertise in implementation of various version of FLEXCUBE (11.6, 12.2, 12.4, 14.4, 14.5,14.7) • 10+ FLEXCUBE Projects (from 5.x to 14.7) Technical / Functional Expertise: • Operating Systems : Windows 8,7,2000, XP, Unix/Linux • Languages Known : PLSQL, Java • Web Languages : HTML, JavaScript, RADTOOL • Database : Oracle 11g, 12c • Editor : PLSQL Developer, Oracle Jdeveloper, Eclipse	
Present Employment	JMR Infotech Middle East FZC	
	Q3-219, P.O. Box 120894, SAIF Zone, Sharjah, U.A.E	
	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*

	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*
	Job title of candidate ***Principal Consultant***	Years with present Employer ***5+ Years***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
2024	Ongoing	Role: Senior Consultant – Technical Client Name & Location: St Kitts Nevis Anguilla National Bank Ltd - Saint Kitts and Nevis Project Name/Project Description: Implementation of • **Oracle FLEXCUBE Universal Banking Solution (FCUBS) V14.7** • Oracle Banking Digital Experience (OBDX) V22.2 • Oracle Financial Services Analytical Application (OFSAA) V8.1.x Key Responsibility: • Oversee the installation and configuration of the core banking software, ensuring it integrates seamlessly with the bank's infrastructure and meets technical specifications. • Develop custom solutions or modifications required to meet the bank's specific needs, such as integrations with third-party systems and implementing additional functionality. • Monitor the system's performance, identify any technical bottlenecks, and implement optimizations to ensure high availability and efficient operation. Provide technical troubleshooting support during testing phases
2023	4 Countries Gone Live	Role: Senior Consultant – Technical Client Name & Location: Groupe Cofina, Ivory Coast Project Name/Project Description: Implementation of • Oracle FLEXCUBE Core Banking v12.6 • OBDX (Digital) v21.1 • 8 Countries roll out Key Responsibility: • Accountable for overseeing various project tasks, including Installation and Setup, Product Walk Through (PWT), Parameterization, Functional Adequacy Test, System Integration Test, Data Migration (Strategy, Mock, and Actual), Support Bank for UAT, Live Cutover, and Go Live. • Managing a phased implementation across different countries, overall responsibility for Steering Committee meetings, Project Management, and coordination with the bank and JMR team.
2022	2023 – Gone Live	Role: Senior Consultant - Technical Client Name & Location: Tadhamun Bank, Libya Project Name/Project Description: Implementation of Oracle FLEXCUBE (Islamic) 14.5, OBDX v21.1 and OFSAA Key Responsibility: • Accountable for overseeing various project tasks, including Installation and Setup, Product Walk Through (PWT), Parameterization, Functional Adequacy Test, System Integration Test, Data Migration (Strategy, Mock, and Actual), Support Bank for UAT, Live Cutover, and Go Live.
2022	2023 – Gone-Live	Role: Senior Consultant - Technical Client Name & Location: Union Bank of Albania

From	To	Company/Project/ Position/Relevant technical and management experience
		Project Name/Project Description: **Core Banking Solution upgrade from Oracle FLEXCUBE 11.x to 14.7** Key Responsibility: • Accountable for overseeing various project tasks, including Installation and Setup, Product Walk Through (PWT), Parameterization, Functional Adequacy Test, System Integration Test, Data Migration (Strategy, Mock, and Actual), Support Bank for UAT, Live Cutover, and Go Live. • Managing a phased implementation across different countries, overall responsibility for Steering Committee meetings, Project Management, and coordination with the bank and JMR team.
2022	Gone Live	Role: Senior Consultant - Technical Client Name & Location: National Bank of Egypt, Sudan Project Name/Project Description: Implementation of • Oracle FLEXCUBE Core Banking v14.3 • OBDX (Digital) Key Responsibility: • Addressing issues related to database and application server (FLEXCUBE) connectivity during the initial setup. • Handling the integration of OBBRN with FLEXCUBE, including establishing connections between the database and OBBRN. • Assisting with parameter maintenance. • Supporting issues in various modules, including CASA, LC, BC, ELCM, OBPM, OBTR, OBTF, and OBBRN. • Managing EOD (End of Day) setup and executing EOD processes as needed. • Resolving EOD-related issues. • Conducting analysis and customization for DJR (Daily Journal Report) and MJR (Monthly Journal Report) setup.
2019	Gone Live	Role: Senior Consultant - Technical Client Name & Location: Aman Bank Project Name/Project Description: **Upgrade of Oracle FLEXCUBE** v12.0.3 to v14.1 (Conventional and Islamic), OBDX (Digital Banking) v19.1 and OFSAA Key Responsibility: • Configuration of the core banking software FLEXCUBE, ensuring it integrates seamlessly with the bank's infrastructure and meets technical specifications.

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Tel: +971 6 5578930, Fax: +971 6 5578931
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Personnel 6:

Position: **Senior Consultant - Functional**		Prime ☑ Alternate
Candidate information	Name of candidate **Pankaj Kumar**	Date of birth: ***03-Dec-74***
	Educational Qualification: • MCA from National Institute of Technology Professional Qualification Summary: • Over 20 years of diverse experience, showcasing a consistent history of success in Functional Consultancy, Project Planning/Management/Implementation, Training, Business Analysis, and the formulation and execution of Data Migration Strategies. • Demonstrated proficiency with a focus on the Banking and Financial Services sector, particularly in Oracle FLEXCUBE, encompassing approximately 18 years of hands-on experience. • Expertise lies in the comprehensive implementation/upgrade of FLEXCUBE Core Banking, specializing in Trade Finance, Fund Transfer (RTGS, NEFT, SWIFT), Money Market, Foreign Exchange, Clearing and settlement, General Ledger, Limit and Collaterals, Standing Instructions, and CASA. • Worked across more than 12 countries in the Middle East, Central Asia, Pan Africa, and the South Pacific region, serving numerous Banks. • Expertise in Reports, Testing and Migration Skills: • Specialized proficiency in FLEXCUBE modules such as Letter of Credit, Bill and Collection, Bank Guarantee, Money Market, Foreign Exchange, Payment System, SWIFT, GPI, CASA, GL etc. • Expert in overseeing the Implementation and Upgrade of the Oracle FLEXCUBE UBS solution, particularly in large banks with multi-country rollout requirements. • Capable of crafting intricate SQL queries to address complex data requirements. Technical / Functional Expertise: • Operating Systems: Windows Series • Program Languages: SQL and PLSQL • Technical : Pl/Sql • Functional: Letter of Credit, Bill and Collection, Bank Guarantee, Money Market, Foreign Exchange, Payment System, SWIFT, GPI, CASA and Retail Teller	
Present Employment	JMR Infotech Middle East FZC	
	Q3-219, P.O. Box 120894, SAIF Zone, Sharjah, U.A.E	
	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*
	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*
	Job title of candidate ***Lead Functional Consultant***	Years with present Employer ***5+ Years***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Senior Functional Consultant Client Name & Location: National Bank of Egypt – Saudi Arabia Project Name & Description: National Bank of Egypt is implementing **FLEXCUBE version 14.7**. Key Responsibility • Involved in parameterization and product setup for FLEXCUBE. • Reviewed functional requirements and provided solutions. • Assessed issues and assigned them to the respective technical teams.
		Role: Senior Functional Consultant Client Name & Location: Bank South Pacific (BSP) - Papua New Guinea Project Name & Description: Bank South Pacific is FLEXCUBE version 12.4 implementation. We, as an implementation partner, completed end-to-end implementation. Key Responsibility • Involved in parameterization/product setup for FLEXCUBE. • Reviewing Functional Specs and Design Approach continuously. • Acting as a Functional Solution Architect at the moment. • Conducting ongoing Functional Testing. • Presently working on SWIFT GPI. • Addressing Central Bank Reporting at the current time.
		Role: Senior Techno Functional Consultant Client Name & Location: Ahli United Bank, Kuwait Project Name & Description: Ahli United Bank is implementing FLEXCUBE version 12.3. Key Responsibility: • Managed FLEXCUBE Implementation from the Bank Side in the past. • Coordinated with vendors. • Customized Trade Finance Advice. • Validated the product. • Conducted Functional Testing.
		Role: Senior Techno Functional Consultant Client Name & Location: Ahli United Bank, Kuwait

From	To	Company/Project/ Position/Relevant technical and management experience
		Project Name & Description: Ahli United Bank is implementing FLEXCUBE version 12.3. Participated in the design and development of an ETL satellite product specifically tailored for Credit Reference Bureau reporting. Key Responsibility: • Conducted requirement gathering. • Designed the tool. • Led the development team.
		Role: Project Management and testing Client Name & Location: Ahli United Bank, Kuwait Project Name & Description: Ahli United Bank is implementing FLEXCUBE version 12.3. Involved in implementation of SWIFT GPI through API. Key Responsibility: • Oversaw the project, including coordinating with vendors. • Engaged in vendor coordination activities. • Prepared test cases as part of project planning. • Took on the role of leading and guiding the testing team.
		Role: Coordinator, Techno-functional Consultancy Client Name & Location: KICB, Kyrgyzstan Project Name & Description: KICB is implementing FLEXCUBE version 12.0.3 Key Responsibility: • Coordinated the collaboration between Oracle, the implementation vendor, and Bank KICB. • Provided techno-functional consultancy during the project.
		Role: Project Management, Functional Consultancy Client Name & Location: Bank M, Tanzania Project Name & Description: Implementation of FLEXCUBE 12.0.3 Key Responsibility: • Oversaw the implementation of FLEXCUBE. • Functioned as a consultant for FLEXCUBE. • Developed migration strategies and participated in planning.

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Techno-Functional Consultancy Client Name & Location: Ghana Commercial Bank, Ghana Project Name & Description: Implementation of FLEXCUBE 12.0.2 Key Responsibility: • Conducted parameterization. • Addressed and resolved bugs.
		Role: Techno-Functional Consultancy Client Name & Location: Diamond Trust Bank, Kenya, Tanzania, Uganda Project Name & Description: Implementation of FLEXCUBE 12.0.0 Key Responsibility: • Completed parameterization tasks. • Addressed and resolved bugs. • Executed migration processes.
		Role: Techno-Functional Consultancy Client Name & Location: Ahli United Bank, Kuwait Project Name & Description: Implementation of FCC 7.3 Key Responsibility: • Completed parameterization and product creation tasks. • Conducted installations. • Addressed and resolved bugs. • Executed migration processes.
		Role: Technical Consultancy Client Name & Location: R Systems International Limited Key Responsibility: • Developed the Design Approach and Functional Specification Design to incorporate the 'Penalty Interest on Overdue/Outstanding balance after grace days' feature into the banking product TCBS for the SME Bank Thailand requirement. • Formulated the Design Approach and Functional Specification Design for the addition of a new deposit product named 'Tax Free Deposit' to the banking product TCBS, in response to the SME Bank Thailand requirement. • Created the Design Approach and Functional Specification for the new CUPS STD-026.5 file format to support TCBS for Credit Union Canada.

From	To	Company/Project/ Position/Relevant technical and management experience
		• Generated a Functional Specification for the automation of creating IRS files for North America. • Customized the card Issue System in TCBS based on the new requirement from CUETS Canada for issuing Master Cards (MSTR, MGLD). • Developed the Design Approach and Functional Specification Design to introduce the 'Excess Withdrawal Transaction Fee' feature to the banking product TCBS for the Royal Co Operative Thailand requirement.

		Oracle Financial Services Software Ltd. (Formerly i-flex solutions ltd.) Bangalore
		• Automation of EOD Banks
		  • FBC Bank Zimbabwe
		  • Premier Finance Zimbabwe
		  • **First Alliance Bank Zambia**
		• Implementation of STP (For Inter Bank FT within Zambia in Local Currency)
		  • **ZANACO Zambia**
		• Implementation Cash Deposit and Tele Bill Payment Through POS
		  • CBZ Bank Zimbabwe.
		• Support i-flex Core Banking Product FLEXCUBE and Requirement Study for the following clients
		  • FBC Bank Zimbabwe
		  • CBZ Bank Zimbabwe
		  • **ZANACO Bank Zambia**
		  • Diamond Trust Bank Kenya
		  • Diamond Trust Bank Uganda
		  • Diamond Trust Bank Tanzania
		  • Prime Bank Kenya
		  • Imperial Bank Kenya
		  • **FBZ Bank Zambia**
		  • **Pan African Building Society, Zambia**
		  • **First Alliance Bank, Zambia**
		  • **Indo Zambia Bank, Zambia**
		  • Purging of data up to 5 years.
		  • I & M Bank Kenya
		  • SQL Query Writing for various reports for various Banks

Personnel 7:

Position: **Senior Consultant - Functional**		Prime ☑ Alternate
Candidate information	Name of candidate: **Vijay Periyasamy**	Date of birth: ***30-May-85***
	Educational Qualification: • Bachelor of Computer Applications • Diploma in Electronics and Communication Engineering Professional Qualification Summary: • Over 17 years of experience in IT and Financial Services, including software life-cycle implementation, upgrades, business analysis, testing, and post-implementation support. • Proficient in Core Banking Applications: FLEXCUBE 11.x, 12.x, and 14.x, as well as FINACLE 7.0 and 10.2. • 12+ FLEXCUBE Projects (from 5.x to 14.7) Technical / Functional Expertise: • Operating system: Windows and Linux • DB Tools: Oracle 9i and SQL Developer • Defect management tools: HP QC, Jira, IBM Rational and BUGZ • Functional: Core, CASA, RT, FT, FX, PC, LC, ELCM Retail and Corporate Banking • Core Banking Applications: FLEXCUBE 11.0.2, 12.0.3 and 14.5 • Project Management Tools: UML (Unified Modeling Language), MS-Office Suite (Word, PowerPoint, Access, Excel, Outlook), MS Vision and SharePoint	
Present Employment	JMR Infotech Middle East FZC	
	Q3-219, P.O. Box 120894, SAIF Zone, Sharjah, U.A.E	
	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*
	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*
	Job title of candidate ***Senior Consultant***	Years with present Employer ***6+ Years***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
2024	Ongoing	Role: Senior Consultant - Functional Client Name & Location: East Caribbean Central Bank Project Name/Project Description: Implementation of **Oracle FLEXCUBE Universal Banking Solution (FCUBS) V14.7** and OBDX (Digital) v22.1 Key Responsibility: • Customer requirement gathering, understanding and exploring feasibility into system. • Parameterization of key products including FCUBS Retail Lending, OBPM(Payments) Multiple Networks US NACHA, Cross Border. FCUBS CASA/SI/TD/ELCM • Integration of different products with FCUBS – OBPM/OBTR • Conducting training of FCUBS.

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Senior Consultant - Functional Client Name & Location: ZANACO (Zambia National Commercial Bank), Zambia Project Name/Project Description: **Upgrade of Oracle FLEXCUBE 12.0.3 to Oracle FLEXCUBE 14.7** Key Responsibility: • Identifying project goals and scope. • Planning and documenting project tasks. • Ensuring that deliverables are delivered on time. • Managing all project resources. • Communicating effectively with stakeholders. • Eliminating blockers and mitigating potential risks. • Documenting project processes using various project management tools. • Ensuring top-quality results and overall project success.
2023	2024 - Gone-Live	Role: Senior Consultant - Functional Client Name & Location: Housing Finance, Uganda Project Name/Project Description: Implementation of **Oracle FLEXCUBE Universal Banking Solution (FCUBS) V14.6.** Key Responsibility: • Worked with business stakeholders to gather functional requirements and map out existing business processes. • Configure the core banking system to meet the bank's business requirements, including setting up modules, workflows, and rules. • Assist in preparing test scenarios, executing UAT, and ensuring the system performs as expected before go-live. • Provided on-site support during the go-live phase, helping resolve any functional issues quickly to ensure smooth transition and system adoption.
2022	2023 – Gone Live	Role: Senior Consultant - Functional Client Name & Location: Tadhamun Bank, Libya Project Name/Project Description: Implementation of Oracle FLEXCUBE (Islamic) 14.5, OBDX v21.1 and OFSAA Key Responsibility: • Gathering requirements for functionalities across all departments of Tadamun Bank to prepare training materials. • Collaborating with the Change Enablement team and business unit champions to develop training materials. • Providing training to product teams on Core, Islamic Financing, Islamic CASA & TD, PDM Islamic LCs & BCs, Standing Instructions, Nostro Reconciliation, and Branch Tellers on product parameterization and its lifecycle.
2022	Gone Live	Role: Senior Consultant - Functional Client Name & Location: Siinqee Bank, Ethiopia Project Name/Project Description: Implementation of Oracle FLEXCUBE (Islamic) v14.5 and OBDX v21.1 Key Responsibility: • Customer requirement gathering, understanding and exploring feasibility into system. • Configure the core banking system to meet the bank's business requirements, including

From	To	Company/Project/ Position/Relevant technical and management experience
		setting up modules, workflows, and rules. • Provided on-site support during the go-live phase
2022	Gone Live	Role: Senior Consultant - Functional Client Name & Location: Bank South Pacific, Papua New Guinea Project Name/Project Description: Implementation of • Oracle FLEXCUBE Core Banking v12.4 • Oracle Banking Payments v14.7 • OBDX (Digital) v18.1 • OFSAA (Risk and Compliance) Key Responsibility: • Customer requirement gathering, understanding and exploring feasibility into system. • Configure the core banking system to meet the bank's business requirements, including setting up modules, workflows, and rules. • Provided on-site support during the go-live phase.

Personnel 8:

Position: **Senior Consultant-Technical**		Prime ☑ Alternate
Candidate information	Name of candidate: **Naveen Chinta**	Date of birth: ***20-Jun-91***
	Educational Qualification: • B.Sc. in Computer Science Professional Qualification Summary: • Over 11 Years of Proficient experience in Oracle Client Server programming and (BFSI) Banking Domain, FLEXCUBE, Data Mart Development, Implementation, Support and Client Interactions. • Expertise in developing applications in Backend technologies by using Oracle SQL, Pl/SQL and Core Java. • Experience in FLEXCUBE modules like CIF, CASA, CL, LC, TD, GL, ELCM etc. • Experience in integration IFRS9 applications like LIC (Risk assessment and Provisioning) with FLEXCUBE • 10+ FLEXCUBE Projects (from 6.x to 14.7) Skills: • Involved in various high level design and preparing Functional Specification of new requirements in Corporate, Retail and Islamic Banking • Expertise in Managing Implementation, Upgrade, Integration & Support of Oracle FLEXCUBE banking solutions • Ability to perform Sanity testing and performance testing of the FLEXCUBE applications • Experience in setup and Disaster Recovery systems for the banks Technical / Functional Expertise: • Technical : Core Java, XML, JavaScript, Sql, PL/Sql, HTML, WebLogic and OBIEE • Functional : Retail Banking, Corporate Banking and Islamic Banking	
Present Employment	JMR Infotech Middle East FZC	
	Q3-219, P.O. Box 120894, SAIF Zone, Sharjah, U.A.E	
	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*
	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*
	Job title of candidate ***Principal Consultant - Technical***	Years with present Employer ***5+ Years***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Senior Consultant – Technical Client Name & Location: • Housing Finance Bank, Uganda • ZANACO (Zambia National Commercial Bank) – Zambia

From	To	Company/Project/ Position/Relevant technical and management experience
		Project Name/Project Description: HFB and ZANACO is implementing FLEXCUBE version 14.5 and **14.6**. We, as an implementation partner, completed end-to-end implementation. Key Responsibility: • Analyzing and effectively communicating both functional and non-functional requirements. • Collaborating with the customer to gather requirements, provide FSD, and propose solutions. • Conducting gap analysis on existing functionality to ensure smooth business operations. • Validating the proposed solution and determining if customization is required. • Mentoring junior and mid-level business analysts to enhance their skills. • Analyzing business requirements and reviewing the solutions proposed to customers. • Ensuring that deliverables meet requirements and maintaining high-quality standards. • Conducted training sessions for customers on the Security Management System and EOD processes. • Designing and developing interfaces/integrations such as ATM and Digital/Mobile Banking. • Implemented OBIC EOD tuning adjustments to reduce the processing time to 90 minutes across 102 branches.
2022	2023 – Gone Live	Role: Consultant – Technical Client Name & Location: Siinqee Bank - Ethiopia Project Name/Project Description: Siinqee Bank is implementing FLEXCUBE 14.5 Key Responsibility: • Analyzing and effectively communicating functional and non-functional requirements. • Coordinating with the customer to gather requirements and provide tailored solutions. • Conducting gap analysis on existing functionalities to ensure smooth business operations. • Reviewing the proposed solution and determining if customizations are necessary. • Managing urgent requests and fast-tracked requirements efficiently. • Mentoring junior and mid-level business analysts to enhance their capabilities. • Analyzing business requirements and evaluating proposed solutions for customer needs. • Ensuring deliverables meet requirements and are free from quality issues. • Ensuring quality implementation during production deployment and environment readiness. • Managing activities across SIT, UAT, Pre-Production, and Production phases. • Processing transaction flows to meet business requirements effectively. • Providing training to customers on Security Management Systems, EOD procedures, and patch deployment. • Leading the migration efforts for CASA, GL, and USER modules. • Designing and developing system integrations such as ATM, CTS, and SMS interfaces.
2022	2023 – Gone-Live	Role: Consultant – Technical Client Name & Location: WAAFI Bank, Malaysia Project Name/Project Description: FLEXCUBE 14.5 Greenfield implementation project for Waafi Bank, covering all modules such as Core, CASA, Term Deposit, OBPM, and Standing Instruction. The project includes the integration of FCUBS, OBPM, OBDX, OFSSA, and various interfaces. Key Responsibility: • Overseeing the installation, deployment, and environment setup for FLEXCUBE 14.5 application.

From	To	Company/Project/ Position/Relevant technical and management experience
		• Gathering requirements and developing regulatory reports. • Participating in various testing phases, including sanity testing, and tracking issues raised during testing. • Providing guidance to the team in learning, debugging issues, and developing reports. Environment/Technologies used: Java/J2EE, PLSQL, FLEXCUBE 14.5, WebLogic, SQL, PL/SQL, OAS and OBDX 21.1.0.0.0
		Role: Sr. Application Development Engineer Client Name & Location: Multiple Indian banks, including Canara, Syndicate, DLB, KVB, LVB, DNS, JFS, Equitas, Airtel, and NSDL, along with Barclays Africa clients. Project Name/Project Description: FLEXCUBE 11.x Development Team (Break fix) for all Indian banks Key Responsibility: • Developing and releasing enhancements and regulatory requirements in line with RBI guidelines for all India clients. • Performing performance tuning, bug fixing, and patching for CASA, RD, TD, and EOD modules, along with providing hot fixes to banks. • Providing support for EOD batch processes, including kernel setups. • Managing forward and backward porting of fixes applied in respective 11.x versions. Environment/Technologies used: Java/J2EE, PLSQL, API, FLEXCUBE 11.x, Web Logic, Oracle SQL, PL/SQL.
		Role: Senior Consultant Client Name & Location: ABSA Bank of South Africa Project Name/Project Description: ABSA Bank is one of the most prestigious banks globally. In this project, I worked across four countries—Kenya, Uganda, Mozambique, and Tanzania—managing over 500 branches that utilize FCR, FCC, and other systems. The bank uses all available FLEXCUBE modules, including CASA, GL, Loan, TD, Clearing & Settlement, XP, FA, LD, LC, and BC. Key Responsibility: • Providing L1 and L2 production support across modules for FCR & FCC in four countries. • Participating in MIM calls and addressing Priority 1 issues. • Managing EOD batch processes for four countries. • Offering support for DR switchover activities. • Recommending performance tuning improvements for batch processes. • Handling patching, release management, and bug fixing. Environment/Technologies used: Forms & Reports, PLSQL, API, FLEXCUBE6.3
		Role: Consultant Client Name & Location: Ithmaar bank, Bahrain

From	To	Company/Project/ Position/Relevant technical and management experience
		Project Name/Project Description: Ithmaar Bank is a growing Islamic bank in Bahrain that offers a wide range of retail and corporate services. The bank is currently using FLEXCUBE 6.3 and has decided to upgrade to FLEXCUBE FCUBS 12.3. The full migration and upgrade process is currently underway. Key Responsibility: • Resolved production issues related to FLEXCUBE 6.3. • Gathered requirements from bank users at a detailed level and created clear, technical documentation for multiple interface developments. • Deployed EAR files, created data sources in a Linux environment, and configured WebLogic. • Provided both technical and functional support, including bug fixes. • Contributed to CASA, CIF, CL, ELCM, TD, FA, SMS, and GL data extraction for the migration to FCUBS 12.3. • Provided technical support for CIF, CASA, CL, GL, FA, SMS, LC, BC, and ELCM. • Designed and developed interfaces for IFRS9 and Hyperion. • Participated in EOD (End of Day) operations end-to-end. • Set up OBIEE reporting tools and developed RPD and reports. • Provided implementation and testing support. • Set up the product environment. • Created and maintained technical documentation. • Conducted training for the bank on defect management and batch operations (EOD). Environment/Technologies used: SQL, PLSQL, FLEXCUBE 12.3, WebLogic, Oracle 12c and OBIEE.
		Role: Technical Consultant Client Name & Location: DNS Bank, Mumbai Project Name/Project Description: DNS Bank in Mumbai has experienced significant growth in a short period, extending its reach. The project primarily focuses on implementing the FLEXCUBE application to support core retail banking functionalities. The main objective is to implement version 11.5 of FLEXCUBE FCC-FCR, integrated as per the specific needs of the customer. Key Responsibility: • Gathered detailed requirements from bank users and created clear, technical documentation for interface development. • Set up BIP reporting tools and developed reports. • Deployed EAR files, created data sources in a Linux environment, and configured WASND. • Contributed to FA, SMS, and GL migration. • Provided technical support for CASA, Clearing, GL, FA, SMS, LC, BC, and ELCM. • Designed and developed interfaces for Cheque Book Printing, Cheque Truncation System (CTS), CIBIL, and AML.

From	To	Company/Project/ Position/Relevant technical and management experience
		• Performed debugging and bug fixes in FLEXCUBE Retail and Corporate modules. • Designed and developed CASA, RD, and TD Passbook-related screens. • Involved in end-to-end FCC and FCR EOD operations. • Provided implementation and testing support, and set up the production environment. • Worked onsite for product development and conducted training for the bank on defect management, end-to-end batch operations (FCR/FCC EOD), and patch set release management. Environment/Technologies used: Java, SQL, PLSQL, FLEXCUBE 11.5, WebSphere, Oracle 11g
		Role: Technical Consultant Client Name & Location: Mohanokor Bank, Cambodia Project Name/Project Description: Mohanokor Bank Limited, located in Cambodia, operates its core banking and transactional capabilities within the country, along with its asset management and corporate structured finance arms. As per regulatory requirements, all banking institutions, including Mohanokor Bank, must submit various regulatory returns in a standardized XBRL format for daily, monthly, and quarterly reporting. These XBRL reports need to be submitted to the Bank of Cambodia without disrupting the bank's operational systems. Key Responsibility: • Implemented business logic and created tables, procedures, functions, packages, etc. • Developed reports using BI Publisher. • Performed unit testing and prepared test cases for the reports. • Prepared technical documentation. • Debugged and fixed issues in FLEXCUBE 12.0.1. Environment/Technologies used: SQL, PLSQL, BIP, FLEXCUBE 12.1& WebLogic
		Role: Software Engineer Client Name & Location: AT&T-SXP, UK Project Name/Project Description: SXP is an application designed to facilitate key business operations for both AT&T internal and external users. To support these operations, several applications are used to perform validations. OSM (Order Status Manager) is an e-commerce application that allows AT&T internal and external users to view their orders online, both on desktop and mobile platforms. The Order Status Manager displays single and multiple orders on the graphical user interface (GUI) for clients' products. Key Responsibility:

From	To	Company/Project/ Position/Relevant technical and management experience
		• Developed and modified database objects such as tables, procedures, and functions. • Enabled stored procedure logging mechanisms at the OS level to identify production errors. • Performed unit testing and prepared test cases. • Prepared technical documentation. • Provided post-live support for project implementation. • Created and modified database objects including tables, views, and constraints. • Worked on creating SQL functions and deferrable constraints. • Gained significant experience in exception handling and transaction auditing. • Involved in migrating data from legacy systems to Oracle databases using SQL*Loader. • Designed database triggers for auditing and maintaining complex integrity constraints that couldn't be implemented using declarative constraints at the table level. • Contributed to the creation of procedures and indexes to enhance performance.

Personnel 9:

Position: **Senior Consultant-Technical**		Prime ☑ Alternate
Candidate information	Name of candidate **Anikesh Mishra**	Date of birth: ***27-Feb-96***
	Professional Qualification: • B.Sc. in Information Technology Certifications & Accomplishments: • Online JAVA and Spring boot course. • PLSQL course Professional Qualification Summary: • Over 7 years of Experience in Banking Domain (Development & Support) • Technically have expertise in Java, Micro service Architecture, Spring Boot, PLSQL dev, Unix Shell Scripting, SQL. • Functionally have experience in OBMA architecture and OBMA products like OBO, OBBRN, OBPM & OBIC and also in FCUB (ELCM, SI, CL, CORE). Skills • JAVA, Spring boot, Micro service Architecture, PLSQL, HTML, CSS & UNIX Shell Scripting. • Experience in OBMA, OBPM & FCUBS products • Proficient in multiple Programming Languages. • Understanding of Software Development Methodologies. • Familiarity with the version control system. • Problem-solving and logical thinking abilities Technical / Functional Expertise: • Operating system: Windows, UNIX • Programming skill: Java, Spring Boot, Micro service, PLSQL, Unix Shell scripting. • Database: Oracle 19c, SQL Developer • Web-designing: HTML, CSS • Application: Eclipse IDE, STS, VS code, OBMA products, OBPM & FLEXCUBE.	
Present Employment	Name of Employer: JMR Infotech Middle East FZC	
	Address of Employer : Q3-219, P.O. Box 120894, Sharjah Airport International Free (SAIF) Zone, Sharjah, U.A.E	
	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*
	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*
	Job title of candidate ***Senior Consultant***	Years with present Employer ***2+ Years***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Senior Consultant Client Name & Location: Damaan Islamic Bank - LIBYA Project Name/Project Description: Daman Islamic Banking is implementing FLEXCUBE 14.5. Involved in DIB customization for the OBBRN to OBPM call integration. Key Responsibility: • Added Custom code in OBPM class files to handle the OBBRN call. • Analysed the flow of OBPM rest call from OBBRN for instrument Transaction. • Handled custom and kernel code flow and added trg to update cheque details. Environment/Technologies used: Eclipse & PLSQL
		Role: Senior Consultant Client Name & Location: ZANACO (Zambia National Commercial Bank) – Zambia Project Name/Project Description: ZANACO (Zambia National Commercial Bank) is implementing FLEXCUBE version 14.6. We, as an implementation partner, completed end-to-end implementation. Participated in the Zanaco implementation for RD customization. Key Responsibility: • Added Custom code in OBIC service to populate Custom SDE. • Done the plsql changes and ran EOD to complete sanity Testing. • Added custom table in OBIC service to populate custom field while calculating Interest and Charges. • Analysed the OBIC flow to add the custom code. Environment/Technologies used: Eclipse & PLSQL
		Role: Senior Consultant Client Name & Location: Hampden Bank Project Name/Project Description: Hampden bank patchset upgrade has been done for OBMA 14.5x Product and implemented OBMA products Key Responsibility: • Implementation activity for OBMA products OBPM & OBIC. • Developing the micro service and implementing OBMA product with customization requirement • Developed the code for OBPM module to accommodate customized File based Transactions. • Developed and done the code changes for OBMA products and deployed the same.

From	To	Company/Project/ Position/Relevant technical and management experience
		• Worked on OBX and RAD tool. • Interact with client for requirement and understanding the key changes. Environment/Technologies used: Eclipse IDE, STS, PLSQL, RAD, OBX, OBMA, OBPM & FCUB.
		Role: Assistant Software Engineer Client Name & Location: GoldMan Sachs, Bank of America & CITI Project Name/Project Description: Goldman Sachs Development and Production Support we developed GSEC module to implement in product also new changes related to RMS and Client specific customization was done. Key Responsibility: • Gathering banking report requirements from the client. • Developing reports by writing the necessary procedures and Functions. • Developing packages plsql objects for multiple projects in bank. • Doing POC for new modules and features. Environment/Technologies used: PLSQL & Unix Shell Scripting

Personnel 10:

Position: **Technical Consultant**		Prime ☑ Alternate
Candidate information	Name of candidate **Manoj Kumar**	Date of birth: ***25-Aug-97***
	Educational Qualification: • Bachelors of Technology – ELECTRONICS AND COMMUNICATION Certification: • Core Java, HTML, CSS and SQL Certification. Professional Qualification Summary: • With over 10 years of expertise in FLEXCUBE development, installation, support, automation, and manual testing, this experience is highlighted. Additionally, serves as an Oracle Business Intelligence and BI Publisher Consultant and Developer. • Extensive experience in developing enterprise applications using Oracle SQL and PL/SQL technologies, with hands-on expertise in the design, development, implementation, integration, enhancement, and support of FLEXCUBE Universal Banking Applications. • Expertise in Testing and Escalation / issue management. • Strong background in developing OBIEE and BI Publisher reports. • Extensive experience in design, development, implementation and integration in FLEXCUBE • Experienced in OBIEE Administration, Clustered Deployment on Multiple Physical Servers using OHS for compression. • Screen Development using RAD Tool. • Good exposure on Interfaces, Web Services and Gateway. • Extensive experience in setup of Web logic, Application & database server, ATM, Web services. • Experience on handling implementation issues like installation, patch set, transaction issues for FCUBS, OBPM, OBBRN issues Skills • Oracle FLEXCUBE. • SQL, PL/SQL. • Core Java. • HTML, CSS. Technical / Functional Expertise: • Operating system : Windows • Programming skill : PLSQL, SQL, Java • Database : Oracle 19c • Web-designing : HTML, CSS • Application : FLEXCUBE, Eclipse IDE	
Present Employment	JMR Infotech Middle East FZC	
	Q3-219, P.O. Box 120894, SAIF Zone, Sharjah, U.A.E	
	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*
	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*

	Job title of candidate ***Technical Consultant***	Years with present Employer ***2+ Year***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Consultant Project Name/Client Name & Location: National Bank of Egypt – Saudi Arabia Project Description: National Bank of Egypt is implementing **FLEXCUBE version 14.7**. Providing support for the creation of a new branch for NBE in the KSA region, including SIT (System Integration Testing) and UAT (User Acceptance Testing). Key Responsibilities: • Addressing issues related to database and application server (FLEXCUBE) connectivity during the initial setup. • Handling the integration of OBBRN with FLEXCUBE, including establishing connections between the database and OBBRN. • Assisting with parameter maintenance. • Supporting issues in various modules, including CASA, LC, BC, ELCM, OBPM, OBTR, OBTF, and OBBRN. • Managing EOD (End of Day) setup and executing EOD processes as needed. • Resolving EOD-related issues. • Conducting analysis and customization for DJR (Daily Journal Report) and MJR (Monthly Journal Report) setup. Environment/Technologies used: SQL Developer, FLEXCUBE, Excel, WebLogic, Rad and Java.
		Role: Senior Consultant Project Name/Client Name & Location: Eastern Caribbean Central Bank, Saint kitts (Offshore) Project Description: Eastern Caribbean Central Bank is implementing **FLEXCUBE 14.6**. We, as an implementation partner, take care of end-to-end implementation. Involved in providing support for FLEXCUBE version 14.6. Key Responsibility: • Provided support for OBPM-related issues. • Managed EOD (End of Day) processes in UAT and resolved associated EOD issues. • Deployed OBPM units. • Supported FLEXCUBE-related issues Environment/Technologies used: FLEXCUBE 14.6, PLSQL and SQL

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Senior Consultant Client Name & Location: FABMisr, Egypt (Onsite) Project Name/Project Description: Provided production support for FLEXCUBE version 12.x. Key Responsibility: • Supported daily banking operations. • Generated data patches to address various issues. • Handled issues related to CL (Loan), CASA, TD, ELCM, RT, FT, and PC. • Conducted EOD (End of Day) processes and troubleshot related issues. • Resolved interface issues associated with FT. • Initiated MOS (Managed Operations Service) for Oracle-related issues and coordinated follow-ups with the MOS team. Environment/Technologies used: FLEXCUBE 12.3, PLSQL, SQL
		Role: Senior Consultant Client Name & Location: Housing Finance Bank Limited, Uganda Project Name/Project Description: Housing Finance Bank is implementing FLEXCUBE 14.5. As an implementation partner, we are taking care of different aspects (PWT, Parameterization, User Training, Data Migration, FAT, SIT, UAT, customization, Report development etc.) of the project. Involved in Customization of FLEXCUBE version 14.5 Key Responsibility: • Analyzed customization requirements. • Initiated customization activities for FLEXCUBE. Environment/Technologies used: FLEXCUBE 14.5, PLSQL, SQL
		Role: Senior technical analyst Client Name & Location: Global support (Afghanistan & African clients) Project Name/Project Description: Support/Production Support of 12.0.3, 14.5 and EOD support Key Responsibility: • Provided FLEXCUBE 14.5, OBPM, OBBRN and OBIC support for multiple clients. • Supported live environment issues and delivered solutions. • Assisted with patch set installations and addressed WebLogic EAR file deployment issues. • Addressed BIP report issues for various banks. • Raised bugs in bugdb and delivered code fixes via patch sets or hot fixes. • Offered EOD support during night shifts.

From	To	Company/Project/ Position/Relevant technical and management experience
		• Received hook requests via RS documents and coordinated hook provision through the development team. • Managed multiple clients as SPC. Environment/Technologies used: FLEXCUBE 14.5, PLSQL, MOS
		Role: Associate Consultant Project Name/Client Name & Location: Arbuthnot Latham Bank. Project Description: Provided support for the installation and setup of OBBRN in the UAT (User Acceptance Testing) environment. Key Responsibility: • Established the database and created OBBRN-related schemas. • Set up a console with FCUBS servers and deployed the corresponding services. • Created an additional console with OBBRN servers. • Configured both consoles to connect to the database. • Installed Zookeeper and Kafka. • Prepared the setUserOverrides.sh file. • Deployed OBBRN-related servers. • Established the connection between FCUBS and the OBBRN application. Environment/Technologies used: SQL Developer, FLEXCUBE, Excel, WebLogic, Rad and Java.
		Role: Associate Consultant Project Name/Client Name & Location: Access Bank & Arbuthnot Latham Bank Project Description: Engaged in production and UAT (User Acceptance Testing) environment support, addressing issues and implementing customizations. This includes developing or modifying code according to client requirements and conducting testing. Key Responsibility: • Understanding the bank's requirements. • Developing and testing code to meet those requirements. • Deploying the developments into the bank's environment. • Addressing and resolving issues raised by the bank. Environment/Technologies used: SQL Developer, FLEXCUBE, Excel, WebLogic, Rad and Java.

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Associate Consultant Project Name/Client Name & Location: FBN BANK Project Description: Involved in GBP to USD currency conversion, including PL/SQL code development and testing. Key Responsibility: • Identified tables and columns affected by currency changes. • Developed conversion logic. • Created conversion scripts for various modules. • Deployed and tested the conversion processes. Environment/Technologies used: SQL Developer, FLEXCUBE, Excel and WebLogic
		Role: Associate Consultant Project Name/Client Name & Location: Gulf Finance Corporation PJSC - United Arab Emirates Project Description: Gulf Finance Corporation PJSC is implementing FLEXCUBE version 12.2. Providing all kind of supports through data base. Key Responsibility: • Developed and customized solutions as requested by the bank. • Resolved production issues reported by the bank. • Successfully completed bank activities and End of Day (EOD) processes. • Generated reports as requested by the bank. • Worked with third-party applications utilized by the bank. • Analyzed debug information and addressed issues. Environment/Technologies used: SQL Developer, FLEXCUBE, MS SQL, Putty and Excel
		Role: Associate Consultant Project Name/Client Name & Location: Employees Welfare Fund MAURITIUS. Project Description: Generated monthly account statements for corporate customers in PDF format, covering from the beginning to the end of the month. The statements were produced once a month through the End of Day (EOD) process. Key Responsibility: • Created a package with a procedure and function to generate account statements for all corporate customers. • Ensured that the generated statements were stored in a spool path in TXT format. • Developed Java code to convert TXT files to PDF format using Eclipse.

From	To	Company/Project/ Position/Relevant technical and management experience
		• Compiled the Java code into a PL/SQL procedure to convert the TXT spool files into PDF files. • Set up a function ID in FLEXCUBE to execute the developed code during the EOD batch process. • Implemented a procedure in wrp_batch to run the developed package during EOD processes. Environment/Technologies used: PL/SQL, FLEXCUBE and ECLIPSE

Personnel 11:

Position: **Technical Consultant**		Prime ☑ Alternate
Candidate information	Name of candidate **Deepti S**	Date of birth: ***18-Dec-97***
	Educational Qualification: • Bachelors of Technology – ELECTRONICS AND COMMUNICATION Certification: • Oracle FLEXCUBE Universal Banking Technical Implementation Consultant. Professional Qualification Summary: • 6+ years of expertise in Implementation and Support for Oracle FLEXCUBE Universal Banking Solution and Oracle WebCenter Content. • Confident software professional with skills in Implementation, deployment and documentation. • Ability to work in a team, flexible, smart working, self-motivated and result-driven. • Adaptable to work across multiple development technologies and methodologies. • Hands on experience in Testing of Implementation Support bugs arising in OWCC. Skills • Capable to perform activities such as configuration setup, manual upload setup and migration activities in OWCC, FCUBS Patchset deployment, FCUBS Data Migration and EOD execution. Technical / Functional Expertise: • Operating system : Windows • Programming skill : PLSQL, SQL • Application : FLEXCUBE, Eclipse IDE	
Present Employment	JMR Infotech Middle East FZC	
	Q3-219, P.O. Box 120894, SAIF Zone, Sharjah, U.A.E	
	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*
	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*
	Job title of candidate ***Technical Consultant***	Years with present Employer ***6+ Year***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Consultant - Team member Project Name/Client Name & Location: Abu Dhabi Fund for Development, Abu Dhabi Project Description: This project includes support **FLEXCUBE V 14.7** Implementation and Data Migration from Offshore.

From	To	Company/Project/ Position/Relevant technical and management experience
		Key Responsibility: • Prepare the data dictionaries, migration pre check procedures and upload scripts. • Load the data for OBCL from staging tables to FLEXCUBE. • Perform first level sanity check post migration upload. • Fix the issues raised in migration for OBCL.
		Role: Consultant - Team member Project Name/Client Name & Location: Bank South Pacific(BSP) - FLEXCUBE Services, Vanuatu Project Description: The project includes support for OWCC and FLEXCUBE from offshore. Key Responsibility: • Configuration setup, manual upload setup and appreciable knowledge in using PDF Splitter in OWCC. • Documentation of the configuration setup done in Oracle WebCenter Content. • Support in deploying and testing fixes for issues raised in OWCC. • Execution of EOD and documentation of EOD process followed manually and through ESS. • Oracle Patchset deployments and point fix deployments for issues raised. • Involved in Param support & Training for OWCC post Go Live. It included giving training sessions to the clients and helping them with any challenges/queries.
		Role: Consultant - Team member Project Name/Client Name & Location: Bank South Pacific(BSP) - FLEXCUBE Services, Papua New Guinea Project Description: This project includes support for OWCC and FLEXCUBE from offshore. Key Responsibility: • Configuration setup, manual upload setup, Migration Utility setup and Offline Utility setup. • Involved with Data Migration process in OWCC. • Documentation of the configuration setup, Offline Utility, Manual upload setup done in Oracle Web Center Content. • Support in deploying and testing fixes for issues raised in OWCC and FLEXCUBE EOD. • Execution of EOD and documentation of EOD process followed manually and through ESS. • Raise SRs with Oracle when faced with issues in OWCC and EOD. Support in deploying and testing fixes. • Oracle FCUBS Patch set deployments and point fix deployments for issues raised.

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Consultant - Team member Project Name/Client Name & Location: Housing Finance Bank - FLEXCUBE Services, Uganda Project Description: This project includes support FLEXCUBE Data Migration from Offshore. Key Responsibility: • Prepare the data dictionaries and migration pre check procedures • Load the data for Check Book, Demand Drafts, External and Internal SI, Stop Payments, Limits, Collateral, Direct Debit, and CASA Balance from staging tables to FLEXCUBE. • Perform first level sanity check post migration upload. • Fix the issues raised in migration for the modules worked.

Personnel 12:

Position: **Data Migration Consultant**		Prime ☑ Alternate
Candidate information	Name of candidate **Manoj H S**	Date of birth: ***25-Feb-94***
	Educational Qualification: • B. Tech (Electronics and Communication Engineering) from Autonomous, Karnataka Professional Qualification Summary: • Having 11 years' experience in Oracle PL/SQL with banking domain experience (Oracle FLEXCUBE). • Strong technical knowledge in SQL, PLSQL. • Work experience on latest FLEXCUBE versions like 14.7, 14.6 ,14.5 and 14.3 version. • Very good in PLSQL coding and code walk through. • Work experience in Oracle database versions 9i, 10g, 11g and 19c. • Experience in fixing issues in production environment. • Have work experience in query tuning. • Have work experience in Data Modelling. • Have work experience in Talend Open Studio. • Data Migration Expertise Skills: • PL/SQL • Oracle FCUBS • Oracle Forms • Data Modeling • Talend Open Studio • RAD tool • MS Office Technical / Functional Expertise: • Expertise in onsite Implementation and Production activities. • Strong Knowledge on End of Day for all FLEXCUBE versions. • Worked on FCUBS 3.2, 7.2 and 12.x versions and 14.3, 14.5 version. • CASA, FT, CL, LC, BC, Limits, IC, SI, RT, TD, LD and End of Cycle (EOC).	
Present Employment	JMR Infotech Middle East FZC	
	Q3-219, P.O. Box 120894, SAIF Zone, Sharjah, U.A.E	
	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*
	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*
	Job title of candidate ***Senior Consultant***	Years with present Employer ***4+ Years***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Senior Consultant (Technical) Project Name/Client Name & Location: Abu Dhabi Fund for Development (Abu Dhabi) Project Description: • Involved in FLEXCUBE application setup with modules FLEXCUBE, Gateway setup for ADFD BANK **FLEXCUBE 14.7** Version. • Involved in implementation modules like CIF, CASA, OBPM, OBCL, OBTF and OBTR. • Involved in Parameterization for above modules. • Fixing issues and handling errors by debugging in SIT.
		Role: Senior Consultant (Technical) Project Name/Client Name & Location: National Bank of Egypt (South Sudan), WAAFI BANK (Malaysia). Project Description: • Involved in FLEXCUBE application setup & OBPM setup, Gateway setup for WAAFI BANK FLEXCUBE 14.5 Version. • Involved in FLEXCUBE application setup & OBPM setup, Gateway setup for WAAFI BANK FLEXCUBE 14.3 Version. • Involved in implementation modules like CIF, CASA, IC and TD. • Preparing script for Parameterization • Fixing issues and handling errors by debugging. • Involving in Oracle Banking Payments implementation and Oracle Banking Trade Finance & Oracle Banking Treasury management. Environment/Technologies used: FCUBS 14.3 & FCUBS 14.5, Oracle SQL & PL/SQL developer
		Role: Senior Consultant (Technical) Project Name/Client Name & Location: Poste Finance Bank (Senegal) Project Description: • Involving Implementation and Migration of Branch, GL, CIF, Transaction Codes, General Ledger, GL Balances, Account Balances and Standing Instruction. • Preparing script for Parameterization. • Fixing issues and handling errors by debugging. • Involving in Oracle Banking Payments implementation.

From	To	Company/Project/ Position/Relevant technical and management experience
		• Involved in FLEXCUBE application setup & OBPM setup, Gateway setup. • Poste Finance Bank went Live on October 2021. Environment/Technologies used: FCUBS 14.3, Oracle SQL & PL/SQL developer
		Role: FLEXCUBE Consultant (Technical) Project Name/Client Name & Location: SEA (SMART ENTERPRISE ANALYTICS) Project Description: • SEA is the best in class solution for Banking and Financial institutions which is aimed at empowering business to turn itself into a data-driven organization and effectively use analytics in all aspects of its decision making. SEA can integrate in-house and third-party tools, models, services which helps to adapt and analyze an extensive variety of data signals to deliver introspective and prospective business value. • Data from various systems are processed into information and stored in Data Warehouse. The information from these systems is then presented in multiple formats like dashboards, scorecards which facilitates swift decision making, monitoring and reporting. • Basically, for populating the data we are using Talend tool, first it will check whether Source System FLEXCUBE EOD reached to EOFI Stage, if it reaches then our Talend jobs should be run from frontend. It will run step by step Source to Staging & Staging to dimension Tables. Key Responsibility: • Gathering the business requirements from Client for reports. • Analyzing the tables which are required for Reports. • Preparing document for source to staging document. • Creating Data Model for Source to Staging & Staging to Dimension and Facts Table with relations. • Involved in creating Source to staging jobs in Talend. • Executing Staging, Dimensions & Facts table in Bank Data Base Server. • Writing queries by using data Mart tables as per business requirement. • Preparing Data Dictionary for Data Model. • Involved in Bug fixing in query level and Data Mart design. Environment/Technologies used: FLEXCUBE 12.4 Version, SQL Developer Data Modeler, SQL, PLSQL, Talend 7.x

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: FLEXCUBE Consultant (Technical) Project Name/Client Name & Location: Zambia Industrial Commercial Bank (ZICB) (Onsite) Project Description: We implemented FLEXCUBE Version 12.4 in Zambia. We implemented FLEXCUBE modules like Term Deposit, Fund Transfer, Foreign Exchange and standing instruction. Key Responsibility: • We have done product setup for above mentioned module, if any issues during product Setup, need to check and resolved the issues. • We supported End of Day Batches and supported online issues. Environment/Technologies used: FCUBS 12.4, PL/SQL, SQL
		Role: Technical Analyst (Production Support) Project Name/Client Name & Location: Syndicate Bank, India(Onsite) Project Description: • Syndicate Bank is one of the top Bank in India, Syndicate Bank has 4268 Branches throughout the India. Syndicate Bank using lower version of FLEXCUBE Product i.e. (3.4 Forms Version). This Bank Has Flex Cube Corporate and FLEXCUBE Retail, I was handling online issues and End of Day Batches for Flex Cube Corporate Banking. • In FCC (Flex Cube Corporate Banking) mainly have Loans and Deposits (LD), Bills and Collection (BC), Letters of Credits (LC) and Limits modules. • Different EOD issues handled on daily basis with the different patches and consecutive fixes as required. • UAT and parameterization. • Error Handling by Debugging and fixing core banking & Interface issues. • Customization of the codes. • Monitoring and Go-Live Support. • Provided many code fixes which were requested by Bank Key Responsibility: • Supported daily online issues, data fixes and code fixes. • Handled Flex Cube Corporate Banking for Syndicate Bank Throughout India (Supported EOD for 4268 branches and Resolved the issue during End of Day). Environment/Technologies used: FLEXCUBE 3.4 Version, SQL, PL/SQL, Oracle Forms and Reports

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Technical Analyst Project Name/Client Name & Location: Cloud Support Team Project Description: • Cloud support Team main purpose to support EOD and batch support. We need to handle all EOD issues which were faced by banks throughout the world. • The main purpose of cloud team we need to solve the issue within one hour and we need to give temporary solution to complete EOD. Bank has to open the branches on next day on time. Key Responsibility: • We used to get all EOD related spools and debug and screenshot for aborted branches. • We used to analyze the issue quickly and provide solution like data patches and fixes. Environment/Technologies used: All FLEXCUBE Versions, SQL, PL/SQL, Oracle Forms and Reports.
		Role: FLEXCUBE Technical Consultant Project Name/Client Name & Location: Skye Bank Nigeria (Onsite) Project Description: • Skye Bank is newly implemented FCUBS site with the 370 branches having online Issues on all the modules, majorly on GL, Casa, IC and CL module Issues and challenging task on Security module where the deals were not liquidating, and Balance was sitting in the bridge GL, we Identified migration issues and provided the data patches and fixes required which brought down the balances from 100 billion to 5 Billion of bridge GL balance. • Different EOD issues handled on daily basis with the patches/Solution and consecutive fixes as required. Key Responsibility: • Responsible for Data fixes and code fixes with the proper Release Doc's. • As onsite team member worked with the offshore team. • Development and Customization of assigned Components and Incidents. Environment/Technologies used: FLEXCUBE 12.0.1 Version, SQL, PL/SQL

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: FLEXCUBE Production Consultant Project Name/Client Name & Location: Eco Bank, Ghana (Onsite) Project Description: • To provide solutions / fixes for issues raised in CL modules related to VAMI, Commitments and Limits. • To analyze the dependencies of the fixes released by Kernel team and to migrate those fixes to the lower versions. • To do an end to end impact analysis of the migrated fixes and to release them with proper release document. Key Responsibility: • Responsible for Data fixes and code fixes with the proper Release Doc's. • As onsite team member I worked with offshore team. • Development and Customization of assigned Components. Environment/Technologies used: FLEXCUBE 7.2 Version, SQL, PL/SQL, Oracle Forms and Reports.
		Role: FLEXCUBE Technical Consultant Project Name/Client Name & Location: Canara Bank, India (Onsite) Project Description: Canara Bank is the one of the biggest clients in India. Canara Bank has more than 5000 Branches throughout the India. As a consultant at Canara Bank we solved issues related to Loans and Deposit, Letters of Credit Modules of Flex cube. End to end code walk through, Root-cause analysis, provided code fixes to the issues and guided to Bank users on deployment and testing the fixes. Provided technical and Functional support for the clients using Oracle Flex cube as their Core banking software. Simulating the production issues in Offshore, arriving at fix, test the same in local setup and track the issue towards closure. Key Responsibility: • Supported online issue which were raised by Bank. • Supported End of Day related Issues. • Development and Customization of assigned Components and Incidents. • Responsible for Data fixes and code fixes. • Prepared Release documents for the fixes. Environment/Technologies used: FLEXCUBE 3.4 Version, PL/SQL, SQL, Oracle Forms and Reports.

Personnel 13:

Position: **Data Migration Consultant**		Prime ☑ Alternate
Candidate information	Name of candidate **Ankit Chauhan**	Date of birth: ***28-Oct-88***
	Educational Qualification: • B. TECH in computer science and technology from DEV BHOOMI INSTITUTE OF TECHNOLOGY Dehradun affiliated by UTU Professional Qualification Summary: • Senior Principal consultant with 14+ years of experience in Software Development, migration projects, implementation project with expertise in Oracle PL/SQL, SQL, Multiple banking products. • Work experience on latest FLEXCUBE versions like 14.7, 14.6 ,14.5 and 14.3 version. • Work experience in Oracle database versions 9i, 10g, 11g and 19c. • Data Migration Expertise Skills: • Proficient in working and have conceptual knowledge of Oracle version 12c, 10g, 11g, 9i and PL/SQL, basic java, basic python, bootstrap3. • Proficient in writing Packages, Stored Procedures, Functions, Cursors, Views, Triggers and PL/SQL collection, advance PL/SQL, SQL performance tuning, AWR reports, SQL loader Oracle database. • Intense Team member, capable of shouldering high role responsibilities. Capable of acute concentration for long hours with enthusiasm. • Also play key role in multiple migration projects and implementation. Technical / Functional Expertise: • Proficiency in writing complex SQL Queries. • Proficient in working and have conceptual knowledge of Oracle version 12c, 10g, 11g, 9i and PL/SQL, basic java, basic python, bootstrap3. • Proficient in writing Packages, Stored Procedures, Functions, Cursors, Views, Triggers and PL/SQL collection, advance PL/SQL, SQL performance tuning, AWR reports, SQL loader Oracle database. • Under Standing of complete loan life cycle and banking concepts. • Having good experience in writing and executing Technical, functional Testing and GUI Testing. • Worked across all stages of Development/Support Project Life Cycle(SDLC) such as Requirement Analysis, Design, Development, Testing, Release & Implementation and Post implementation support. • Also have experience on Oracle Forms and Reports, basic UNIX command, Core Python. • Also play key role in multiple migration projects and implementation in current organization. Have good exposure in GL Recon in banking software. • Have been a part of 11g to 12c oracle database migration in Current Organization.	
Present Employment	JMR Infotech Middle East FZC	
	Q3-219, P.O. Box 120894, SAIF Zone, Sharjah, U.A.E	

	Telephone: +971 6 5578930	Contact (manager / personnel officer) *Naman Jain – EVP & Global Sales Head*
	Fax *+971 6 5578931*	Email: *naman.jain@jmrinfotech.com*
	Job title of candidate ***Senior Consultant***	Years with present Employer ***4+ Years***

Recent Professional Experience in Reverse Chronological Order

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Senior Principal consultant Project Name/Client Name & Location: ZANACO (Zambia National Commercial Bank) – Zambia Project Description: ZANACO (Zambia National Commercial Bank) is implementing **FLEXCUBE version 14.7**. We, as an implementation partner, completed end-to-end implementation. Key Responsibility: • Provide the understanding of FCUBS columns to source data extraction team. • Extract the data from legacy system [FLEXCUBE 12 version]. • Prepare the scripts to migrate data from translation layer to FCUBS. • Discussion with bank on source data fitment to FCUBS. • Provide post migration report to bank for validating the migration process. • Support multiple UATs and EODs. Environment/Technologies used: Oracle database
		Role: Senior Principal consultant Project Name/Client Name & Location: • Bank South Pacific (BSP) - Papua New Guinea, • Siinqee Bank, Ethiopia Project Description: • Bank South Pacific is implementing FLEXCUBE version 12.4. • Siinqee Bank is implementing FLEXCUBE 14.5 Key Responsibility: • Provide the understanding of FCUBS columns to source data extraction team. • Validate the data given by source system. • Prepare the scripts to migrate data from translation layer to FCUBS. • Discussion with bank on source data fitment to FCUBS. • Provide post migration report to bank for validating the migration process. Environment/Technologies used: Oracle database

From	To	Company/Project/ Position/Relevant technical and management experience
		Role: Production Support Project Name/Client Name & Location: Central BANK of LYBIA Project Description: Central BANK of LYBIA is implementing FLEXCUBE 14.3.0.4. Involved in Production support. Key Responsibility: Technical and functional production support on FCUBS. Also help technical team to deploy the customizations. Environment/Technologies used: Oracle database, WebLogic server etc
		Role: FCR production support Project Name/Client Name & Location: KVB India, LVB India, Canara bank India, Syndicate, Bank Du caire Egypt. Project Description: Customization and Production support Key Responsibility: • Production support issue analysis and provide fix [permanent or quick fix] bask on the severity on FCR. • Monitor the aging of the issue and provide the fix in stipulated time window. • Gather information on new customization with bank and prepare document. • Code development to cater the customer requirement. • Unit testing and post go live support. Environment/Technologies used: Oracle database, WebLogic server, D2K, Java, Unix server etc
		Role: Software development and team leader Project Name/Client Name & Location: ENBD Dubai, Axis bank, FADFINA, HDFC bank, ANB, Busan finance. Project Description: Customization and Production support Key Responsibility: • Interacting with bank to gather requirement of customization and create UD based on BRD. • Provide KT to team about the requirement given by client and do discussion on solution to develop the same. • Provide production support for FinnOne product to various banks. • Frontend and backend coding to cater the requirement of bank. Environment/Technologies used: Oracle database, WebLogic server, D2K, Java, Unix server etc