AHAMED RISHTHAS KUNNUMMAL

Finacle Core Banking | Applied AI | DevOps, Cloud & Platform Engineering

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PROFILE

Solution Architect and Technology Lead with **17+ years of experience in Finacle Core Banking**, specializing in implementation, customization, regulatory enhancements, system integration, and production support across the Middle East, Africa, and Asia. Experienced in designing and delivering enterprise solutions using microservices, event-driven architectures, AI-assisted development, intelligent automation, and containerized platforms. Hands-on experience leveraging AI tools to accelerate software development, improve productivity, and streamline business processes. Strong expertise in cloud infrastructure, CI/CD pipelines, and disaster recovery solutions across AWS and Oracle Cloud. Proven leadership experience managing a 10+ member technology team at Emirates NBD, coordinating onsite and offshore delivery teams.

CORE SKILLS

Finacle & Core Banking	Finacle 10.x and 11.x implementation, customisation, upgrades and migration; CIF, loans and liabilities, general ledger, Islamic banking, overdraft, trade finance; regulatory change for SAMA and the Central Bank of Egypt; data migration, end of day operations, go-live and production support
Banking Integration	Core banking integration with digital channels, payment systems, SWIFT, CRM, risk and compliance platforms; Finacle event-emitting module publishing to Kafka; Kafka consumers with dead letter queues; CQRS; API security through a 3scale gateway
Microservices & APIs	Microservices design and build in Python (Django REST Framework, Flask) and NodeJS; REST API design, service isolation and fault tolerance, event-driven services on Kafka with dead letter queues, CQRS, API security and throttling through a 3scale gateway, containerised deployment on Kubernetes and OpenShift, horizontal scaling and resilience for high transaction volumes
Applied AI	Retrieval based question answering over company data (pgvector, streaming responses, tool calling), text and document extraction including handwriting, Claude API, AWS Bedrock, LangChain, MCP; AI coding tools (Claude Code, Cursor) used daily, with review of what they produce
DevOps & CI/CD	Jenkins, GitLab CI, GitHub Actions; pipelines with compliance controls, approval workflows and audit logging; multi-environment release automation across SIT, UAT, PT and Production; automated code review gates; testing and monitoring
Cloud & Containers	AWS (EC2, EKS, EBS, Lambda, me-central-1 and ap-south-1), Oracle Cloud (OKE, OCI PostgreSQL), Kubernetes, OpenShift, Docker; cross-region disaster recovery, cost evaluation and optimisation
Architecture	High Availability design with workload isolation, fault tolerant and multi-tenant design, high and low level design documents, architecture standards, event-driven design
Databases	Oracle, PostgreSQL, MySQL, Redis; PgBouncer, replication, pg_dump backup pipelines, performance tuning
Development	Python, Django, Django REST Framework, Flask, ReactJS, NodeJS, TypeScript, Next.js, Flutter, shell scripting, PyQt5
Service Management	P1–P4 incident handling, root cause analysis and post-mortems, disaster recovery exercises, change and release governance, banking SLAs, ITIL 4
Leadership	10+ member platform team, offshore and onsite delivery teams, mentoring engineers on Finacle and core banking, vendor management, business cases converted into technical requirements, Agile delivery (Scrum and Kanban)

PROFESSIONAL EXPERIENCE

Technology Specialist **Apr 2024 – Present**

Synechron Technologies – Dubai, UAE (promoted from Associate Specialist; client: Emirates NBD)

- **Regulatory delivery:** Delivered Finacle customisation and integration work for Saudi Central Bank and Central Bank of Egypt requirements, including an automated address remediation solution that replaced manual cleanup and cut turnaround time sharply.
- **Event-driven middleware:** Set up the Finacle event-emitting module to publish transaction events to Kafka, and built the consuming microservices with dead letter queues and a read and write separation pattern for high transaction volumes. API access is secured through a 3scale gateway.

- **Release governance:** Designed Finacle release pipelines with compliance controls, approval workflows, audit logging and multi-environment deployment, so every production change is reviewed and traceable.
- **Platform migration:** Part of the core team that moved a complete Finacle 11.9 platform from the UAE to the UK at short notice, with no tolerance for downtime or data loss across modules and integrations.
- **AI work:** Built and put into production several AI tools used in development and business operations, and set up a managed AWS Bedrock environment for the development team with model access controlled through IAM.
- **Business and vendor work:** Built business cases, converted them into technical requirements, managed vendor coordination and change logs, and acted as the Finacle point of contact on projects spanning several teams.

Associate Specialist – Technology **Apr 2021 – Mar 2024**

Synechron Technologies – Dubai, UAE (client: Emirates NBD)

- **First cloud core banking platform in the Middle East and Africa (ENBD GEM Award):** Led the containerisation of Finacle 11.9 on OpenShift and Oracle Cloud for ENBD Saudi Arabia, and later wrote an academic paper on the work as a case study.
- **Multi-country upgrade:** Ran the Finacle 11.9 upgrade across Egypt, Singapore and India, covering core and functional support and integration with peripheral banking systems.
- **Continuity tooling (ENBD On-the-Spot Award):** Built automated pre-disaster-recovery checks that removed manual effort before each DR exercise.

Technology Lead **Jan 2020 – Jul 2020**

Infosys Technologies Ltd – UAE (client: Emirates NBD)

- **Team leadership:** Managed a 10+ member Finacle infrastructure team covering environment management and release operations, working across business, QA and development.
- **Availability design:** Designed the High Availability setup for Finacle 11.x, separating digital channel workloads so a problem in one channel does not bring the platform down.
- **Programme pipeline:** Built and maintained the release pipeline for the bank's Finacle transformation programme, with automated builds, controlled deployments, approvals and consistent environments across SIT, UAT, PT and Production.
- **Engineering portal:** Extended the bank's engineering portal with pipeline orchestration and JIRA workflow integration, giving teams a clearer view of release status.

Technology Analyst / Senior Engineer / Systems Engineer **Aug 2009 – Jan 2020**

Infosys Technologies Ltd – India, UAE, Morocco, Mauritius, Nigeria, Namibia, Uganda

- **Core banking implementations:** Delivered Finacle implementations for banks across Africa and the Middle East, covering customisation in customer, loans, liabilities and general ledger, and Islamic banking, overdraft and trade finance modules on the MPCB implementation in Mauritius, plus data migration and go-live support.
- **Operations leadership:** Led offshore and onsite teams running end of day operations, integrations and custom module development under strict banking service levels.
- **Incident and problem management:** Handled P1–P4 incidents across Finacle and other support projects, and carried out root cause analysis and post-mortems.
- **Automation:** Scripted routine administrative and operational tasks in shell and Python to cut manual work and protect service levels.

Solution Architect and Technical Consultant (Freelance) **Mar 2023 – Present**

AIVIZ.me – Dubai, UAE (freelance engagement alongside full-time role)

- **Platform architecture and delivery:** Architect and deliver AITIME, a multi-tenant workforce management and payroll platform with **200+ clients and 500+ connected devices** across facilities management, hospitality, retail and property services, built on Django, Django REST Framework, ReactJS, Flutter, PostgreSQL, Redis and Celery.
- **Disaster recovery:** Built a pilot light DR setup into a second AWS region with database replicas, Lambda driven failover, wildcard DNS and SSL, daily database dumps across all servers, and cross-region backup to Wasabi through rclone delta sync.
- **Outage recovery:** Recovered the platform after an AWS Middle East regional outage, bringing all 42 affected clients back with no permanent data loss by attaching the surviving volumes, dumping the data out and restoring from cross-region storage.
- **Release engineering:** Put in GitHub Actions and Jenkins pipelines that cut release time by more than 60%, with testing and monitoring behind them.
- **Deployment options:** Built a wizard-style Windows installer bundling Python, PostgreSQL, Apache and Redis for on-premises single-tenant installs, and a relay agent that connects biometric devices on a client's local network to the cloud platform.
- **Cost and platform decisions:** Running a cost and capability comparison between Oracle Cloud and AWS for the platform, covering managed Kubernetes, managed PostgreSQL and regional options.

Technical Architect **Jul 2020 – Mar 2021**

AIMS Security Systems LLC – Dubai, UAE

- **Applications and integration:** Wrote the high and low level designs and delivered applications for employee tracking, queue management, product tracking and loyalty, and integrated BioTime with several ERP and HRMS platforms through custom interfaces, shipped through GitLab pipelines.

SELECTED AI WORK

- **Address remediation for a central bank requirement (Emirates NBD)** — Automated extraction and correction of customer address data using language models, replacing a manual cleanup effort and cutting turnaround time.
- **AICODE Guardian – automated pull request review (AIVIZ)** — Code review service built on the Claude API and GitHub Actions for the AITIME Django codebase, with a findings portal, false positive handling and notifications that block merges until findings are cleared.
- **In-product AI assistant (AITIME)** — Retrieval based assistant inside the product using pgvector, REST tool calling and streamed responses, so users can ask questions against their own attendance and payroll data.
- **Handwritten timesheet extraction (AITIME client)** — Upload of paper timesheets with automatic extraction into a reviewable table for approval, sized for around 100 sheets a day, for a client running on-premises in the UAE.
- **Banking operations portal (Emirates NBD)** — Full-stack application digitising a cash operations reconciliation process, with an AI agent, single sign-on, role based access through directory groups and a maker-checker engine for vendor invoices. Nominated for an achievement award.
- **Managed AI access for a development team** — AWS Bedrock environment set up for developers with model access restricted through IAM policy.

EDUCATION

B.Tech – Computer Science, MES College of Engineering, Kerala | 2005 – 2009

CERTIFICATIONS & TRAINING

- Microsoft AI Product Manager Professional Certificate – Coursera, Sep 2026
- Enterprise Product Management Fundamentals – Microsoft, Dec 2025
- Retrieval Augmented Generation, basic to advanced – Udemy, Sep 2025
- Harnessing Generative AI – Skillsoft, Jul 2025
- Generative AI: Prompt Engineering Basics; Generative AI: Introduction and Applications; Introduction to AI – IBM, 2024
- Oracle Cloud Infrastructure 2023 Certified Foundations Associate – Oracle, Aug 2023
- ITIL® 4 Foundation CPD – AXELOS, May 2019
- Advanced Digital Transformation – IIM Ahmedabad (Coursera)

LANGUAGES

English, Hindi, Malayalam