

GOPALA KRISHNAN R

Temenos T24 Technical Lead

Core Banking | Development & L3 Support | Incident & Problem Management | 13+ Years Experience
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PROFILE

Results-driven Technical Lead with 13+ years of experience in core banking, specializing in Temenos T24. Expertise in development and L3 production support, including incident and problem management, system stability, and performance optimization. Proven ability to lead cross-functional teams and deliver reliable, high-quality banking solutions aligned with business objectives.

KEY SKILLS

- **Banking Solutions:** TCS BANCS, TEMENOS T24
 - **Programming Knowledge:** JBASE, TAFJ, TAFC
 - **Technical Expertise:** COB architecture, MG.MORTGAGE, PD.PAYMENT.DUE, LD.LOANS.AND.DEPOSITS,SL.LOANS, AA,ACCOUNTING,FX/MM, Securities and REPORTING.
 - **Project Leadership:** On-site and Offshore Team Management
 - **System Development & Support:** Application customizations, Coding, code reviews, and security management
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PROFESSIONAL EXPERIENCE

1. Senior Technical Engineer | Svarm Intelli Systems | (July 2026 – Present)

- Designs and delivers scalable banking solutions using Temenos Transact (T24).
- Develops T24 customizations, integrations, and API-based banking services.
- Provides L3 production support, incident management, and root cause analysis for critical banking applications.
- Collaborates with cross-functional teams to ensure successful project delivery and optimal system performance.
- Contributes to solution architecture, process improvements, and technical documentation while following industry best practices.

Key Focus Areas:

Temenos T24 / Transact | TAFJ & JBc | L3 Production Support | Incident & Problem Management | Banking Application Development | Performance Optimization

2. Technical Specialist | HCL Technologies (On-site - Saudi Arabia) | (Sep 2025 – March 2026)

Client: Al Rajhi Bank

- Led L3 support ensuring system stability, SLA adherence, and efficient incident management.
- Improved performance through RCA, automation, and optimized COB/batch processing.
- Delivered enhancements and defect fixes while collaborating across teams for reliable operations.

Key Focus Areas:

Production Support | RCA | Performance Tuning | Enhancements | COB | Automation | AA & FT

3. Senior Technical Lead | Route Soft Solutions (Offshore) | (Mar 2025 – Sep 2025)

- Led the design, development, and support of enterprise banking applications using Temenos Transact (T24).
- Analyzed business requirements and delivered scalable technical solutions.
- Managed production support, incident resolution, and root cause analysis for critical applications.
- Collaborated with cross-functional teams to ensure timely project delivery and system stability.
- Developed and maintained APIs, customizations, and integration solutions using Java and TAFJ.

Key Focus Areas:

Development | Production Support | Performance Tuning | People Management | T24 Training

4. Technical Lead | Temenos India, Chennai | (April 2017 – March 2025)

- Led cross-location (onsite/offshore) teams across development and L2/L3 production support for Temenos Transact for various clients.
- Defined technical designs (TSDs) and delivered robust solutions aligned with business needs.
- Directed SIT and UAT, ensuring seamless onboarding and defect-free production releases.

Key Focus Areas:

Accounting | Reporting | COB Architecture | MG.MORTGAGE | PD.PAYMENT.DUE | LD.LOANS.AND.DEPOSITS

5. Consultant | Core Integra Consultancy, Chennai | (Nov 2015 – April 2017)

- Customized software solutions for deposits and loans, improving operational efficiency.
- Enhanced workflows to streamline system processes.

6. Consultant | Cedge-Technologies, Chennai | (Oct 2012 – Oct 2015)

- Provided on-site application training for banking personnel.
- Implemented monitoring protocols and escalated issues for timely resolution.

EDUCATION

- **Bachelor of Technology (B.Tech)**
Completed April 2012 | CGPA: 6.93 | First Class
- **Higher Secondary Certificate (HSC)**
March 2008 | Percentage: 76%

PROJECTS

❖ Al Rajhi Bank (Onsite) – Saudi Arabia

Role: Technical Specialist | **Duration:** Sep 2025 – Mar 2026

- Managed critical production support ensuring uninterrupted banking operations and system stability.
- Optimized COB/batch processes and resolved production issues with quick turnaround.
- Delivered enhancements and collaborated with stakeholders for seamless business integration.

❖ Bank Muscat (On site)

Role: Technical Lead | **Duration:** Jan 2022 – Oct 2024

- Delivered end-to-end CRs and enhancements in Temenos T24, ensuring scalable and stable solutions.
- Led development and L1/L3 production support, driving system stability and performance improvements.
- Played key role in R16 (TAFB) to R21 (TAFJ) upgrade, improving reliability and performance.
- Resolved critical GL mismatches and production issues through effective RCA and fixes.

Key Contributions:

- Built utilities for STO/SL.LOANS ID transformation and SWIFT compliance.
- Delivered data correction and reporting solutions across core banking modules.

❖ Société Générale de Banque au Liban (On site)

Role: Associate Technical Lead | **Duration:** Dec 2019 – Dec 2020

- Led L2/L3 development and production fixes, including COB performance tuning.
- Delivered customizations across core modules ensuring stable operations and timely delivery.

❖ **Australian Model Banks (Offshore)**

Role: Senior Software Engineer | **Duration:** Dec 2020 – Dec 2021

- Led L2 development and support for 5+ clients, ensuring high-quality delivery and system efficiency.
- Managed incidents, deployments, and post-production stability across environments.
- Optimized workflows and improved system performance through custom solutions.

❖ **Non-Core Maintenance (Offshore)**

Role: Senior Software Engineer | **Duration:** Apr 2017 – Nov 2019

- Delivered development and support across multiple clients, including CRs, enhancements, and defect fixes.
- Translated requirements into TSDs, developed solutions, and supported SIT/UAT cycles.

Key Contributions:

- Developed PD Balance Correction Utility improving data accuracy and automation.
- Enhanced COLLATERAL.RIGHT with multi-value support and seamless data migration.