

# Krishnakumar KR

Banking & Financial Systems Consultant · 20 Years · T24 · Salesforce · Enterprise AI for BFSI

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## PROFESSIONAL SUMMARY

Banking and financial-systems consultant with **20 years across global product banking** — core banking, lending, payments, treasury and reconciliations. Co-founder of **gaigentic.ai**, an Enterprise AI Platform for Banking, Insurance and Accountancy. Earlier co-founded Finexus Inc (exited with equity sale), led architecture at Cloud Lending Solutions, and delivered T24 implementations at Temenos for banks in Canada, Argentina, Malawi and India. Deep functional ownership of T24, Salesforce, Cloud Lending and SWIFT / FEDWIRE / ACH payment rails.

Currently building **gaigentic.ai** — an on-prem, compliance-first AI platform for highly regulated BFSI institutions.

## CORE SKILLS

<b>Banking Products</b>	Loans, Payments, Treasury (Forex, Money Markets, Swaps, NDF), Retail Banking, Suspense & Nostro Reconciliations
<b>Payments</b>	SWIFT (MT101 / 103 / 202 / 202c / 300 / 320 / 330 / 192 / 199 / 292 / 999), FEDWIRE, ACH, Card & Online Payment Rails
<b>Platforms</b>	T24 (Temenos), Salesforce, Cloud Lending — CL Originate / CL Loan / CL Collections / CL Marketplace
<b>AI &amp; Integration</b>	Enterprise AI for BFSI, API integrations across cloud & on-prem, Channel banking (Mobile / Online), P2P Lending
<b>Leadership</b>	Product Management (Roadmap, Strategy, Custom & White-label), P&L, Program / Project Management, Recruitment
<b>Delivery</b>	Pre-Sales, Vendor Assessment, SDLC end-to-end, Onsite / Offsite delivery, Change & Defect Management
<b>AI-Augmented Engineering</b>	Directing AI coding agents (Claude Code) to architect & ship production-grade software — specification-led delivery, enforced engineering guardrails and rigorous validation

## PROFESSIONAL EXPERIENCE

### gaigentic.ai — Remote

Jan 2025 – Present

Co-Founder

- Building an Enterprise AI Platform for Banking, Insurance and Accountancy — compliance-first, on-premise deployable, vendor-independent.
- Owning product strategy, roadmap and go-to-market for highly regulated BFSI institutions.
- Combining cutting-edge AI with banking-grade controls to deliver reliable, audit-ready AI outputs.

### Finexus Inc (Onefinexus India Pvt Ltd) — Chennai

Mar 2018 – May 2025

Co-Founder — Exited with equity sale

- Built a consultancy enabling financial institutions to plan and execute large technology transformations.
- Led vendor assessments, scope control, results-oriented testing, and the balance between business needs and technology capability.

- Embedded with client organisations to translate business priorities into platform decisions and delivery plans.

## **Cloud Lending Solutions — Bangalore**

Jun 2014 – Mar 2018

### *Lead Architect*

- Instrumental in building the Professional Services team; ran offshore delivery against full SDLC — scoping, specification, design, testing and documentation — for 3+ years.
- Implemented CL Originate, CL Loan (LMS), CL Collections and CL Marketplace (P2P Lending) across multiple clients.
- Delivered ACH, Credit Bureau, ID Verification and Bank Statement interfaces; integrated Chargent, Versapay and GoCardless as payment processors.
- Built loan-origination back-ends for mobile-first lenders and borrower-facing online portals tied to CL Originate / CL Loan.
- Stood up **Commercial Real Estate loan origination from scratch in under 4 months.**
- Delivered end-to-end automated loan origination and management for a New Zealand client.
- Implemented borrower scoring via social-engineering signals through third-party Lenddo.

## **Temenos India — Chennai**

Aug 2009 – Jun 2014

### *Project Lead — T24 Implementations (Onsite / Offsite)*

- **Canadian Western Bank, Edmonton** — built and supported the Canadian Model Bank, defined high-level solution specs and provided functional architecture for the CENTRAL 1 payment clearing house integration.
- **Coast Capital Savings, Vancouver** — authored Business Solution Documents and functional / interface specs; designed CENTRAL 1 architecture; delivered T24-to-legacy LOS integration and a multi-channel Teller payments module (cash, cheque, draft in a single transaction). Owned change management, defect triage across FT / SIT / UAT, and post-go-live support.
- **Banco De La Nacion Argentina, New York** — delivered SWIFT and FEDWIRE delivery modules with auto-conversion logic between the two formats for STP.
- **National Bank of Malawi** — produced Business Solution Documents and functional specs for Forex, Money Market and Delivery (SWIFT) modules in T24.

## **Royal Bank of Scotland (formerly ABN AMRO Bank) — Chennai**

Nov 2005 – Dec 2008

### *Senior Executive — Investment Banking, Treasury Settlements*

- Settled FX, Money Market, CND and NDF trades for the Investment Banking division.
- Manually prepared SWIFT payment messages (MT101 / 103 / 202 / 202c) and confirmation messages (MT300 / 320 / 330).
- Ran Nostro and Suspense account reconciliations and generated MT199 / 192 / 292 / 999 messages.
- Owned cash-management reporting across multiple Nostro accounts for funds positioning.
- Built test scenarios for Payments, Reconciliation and Investigation teams; ran system testing alongside Technology.
- Conducted risk assessments across Payments, Reconciliation, IT Security and Investigations — challenging existing controls and verifying effectiveness.

## **Team Lease India — Chennai**

May 2005 – Oct 2005

### *Process Executive — Accounts Payable*

- Processed manual payments for vendors of Procter & Gamble.

## **SELECTED PRODUCT WORK**

Beyond advisory and architecture, I design, build and ship production software end-to-end. Live products include **ChaosBird** (anonymous messaging), **Frilpp** (creator-marketing marketplace), **ParcelPal** (cross-

border commerce), **ArrowLitix** (sports analytics) and **Amplifi** (AI for CDFI lending). Single-tenant, on-premise platforms for regulated institutions — built under gaigentic.ai — include **gaigenticOS** (an on-prem AI operating system for banks), **Argus** (digital risk protection), **Regulens** (compliance & governance), **GreenShield** (ESG compliance), **CardOS** (card-scheme compliance), **CollectEye** (agentic loan collections) and **Galileo** (agentic loan origination).

Each was architected and shipped by directing AI coding agents (Claude Code) under production-grade engineering discipline — specification-led delivery, enforced engineering guardrails and rigorous validation.

Full portfolio — live links, project detail and tech stacks — at [iamkrishna.in](https://iamkrishna.in)

## EDUCATION

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- **Master of Business Administration (HR)** — University of Madras
- **Bachelor of Commerce** — University of Madras