**RAHUL MEHTA**

# **Profile Summary:**

Accomplished professional with extensive experience in leading large programs, stakeholder management, delivery management, governance, people management and change management. Successfully delivered and supported high profile programs and managed substantial IT budgets and delivery teams. Proven experience in leading and mentoring cross-functional teams to maximize productivity levels. Demonstrated success while working in fast paced, changing and competitive environments.

Possess a result focused attitude, strong leadership and problem-solving skills, and a commitment to quality delivery on client and internal assignments.

Extensive vendor, line management and program/project lifecycle experience. Solid communicator with emphasis on building strong motivated delivery teams and mature client/supplier relationships. Track record of working with product vendors, managed service vendors and staff augmentation capacity providers.

22+ years of overall experience. Last 12 years in multi-national bank focused in APAC region. Experience in leading Digital bank built from scratch, International Payments (swift), back office payments engine/systems, Cash Management, Trade channel and settlement, Reconciliation and sanction processing domain across institutional and retail customer segment. Worked in different geographies (13 Yrs Singapore, 2 Yrs Australia and 7 Yrs India) and in large multi-cultural teams.

## Specialties

1. Delivery of service integration layer of new Digital Bank vertical for mass market on mobile only fully automated platform in retail customer segment. Building electronic wallet for bank and providing white labelled wallet for partners.
2. Build and deliver green field Digital bank product and services in new markets for retail, mass wealth, treasures and private wealth clients.
3. Delivery of green field solution and enhancement projects for Payment and Cash Management business domain in Institutional Customer segment.
4. Commercial acumen at all stages of delivery effort.

# **Experience (Finance domain)**

## Delivery Head, Digital Bank, (Singapore)

**Senior VP, DBS Bank – Singapore**

December 2019 – Present

Singapore is the biggest and most significant market for DBS from a revenue generation point of view. I was entrusted to take up an additional role of leading the Digibank technology team which is the technical custodian and owner of consumer

Internet Banking & Mobile Banking channels applications as well as security & customer single sign-on capabilities for entire bank. Responsibilities include new initiatives along with enhancement of existing digital offerings. It entails managing old and traditional infrastructure, legacy software/solutions and driving their transformation towards modern tech stack while performing new builds.

* Leading aggressive digital build agenda in Singapore (2 year program) to defend against new virtual bank entrants expected to be announced by market regulator in Q4 2020.
* Recently accepted to lead another multi-year $20m digital build to increase digital value capture (DVC) for Singaporean market which helps reduce cost (DFNO – Design for No Ops) and increase customer delight & stickiness. Additional team of

100 will be added to current team to carry out this build.

Team size : Current 250 (100 Onsite + 150 Offshore)

## Delivery Head, Digital Wealth, (Hong Kong)

**Senior VP, DBS Bank – Singapore**

October 2018 – December 2019

Taken up extra role to lead delivery of digital customer onboarding and enhancement program to hit DFNO(Design For No Ops) targets for DBS wealth customers. Solution permits NTB/ETB customers to be wealth customers with full suite of products e.g. Multi-currency account, investment account, equity trading account, FX trading capability etc. Responsible for architecture, design, building and implementation of new project up to formal media launch (2019). Program was handed over for further enhancement at the end of the scheduled period.

* Mobile first digital onboarding experience for customer to self-sign up 24x7 using facial biometrics and HKID card verification.
* Solution built in native application with modern Microservices deployed on PCF, Maria DB was used for these micro services. Multiple vendor solutions were integrated for facial biometrics, HKID card fake/real verification and document capture/upload functionalities.
* Real time dashboards and instrumentation build for business flow and system health real time monitoring at API level and customer facing functional level.
* Adobe Analytics and Appsflyer used extensively for customer journey tracking, targeted digital marketing and drive business analytics around customer drop offs. Team size : 70

## Delivery Head, Digital Bank, (Indonesia)

**Senior VP, DBS Bank – Singapore**

July 2016 – Present

Lead end to end delivery of multimillion-dollar Digital Bank Indonesia program as part of Digibank expansion program at DBS. Responsible for initiation, design, build and implementation of new projects, pilot launch, media public launch (2017), ongoing product enhancement and new feature build release and partner integration under this program. Setup development team to work from offshore location and gear up system for exponential mass-market based growth.

* Mobile first digital channel (Mobile Banking and Internet Banking) proposition using native application, Kony, Microservices, TIBCO Integration with Oracle and Maria DB as backbone.
* Internet banking front end uses ReactJS integrating with Kony MW.
* Eco system partner integration and bank API for external partners uses Axway API Gateway directly consuming modern micro services or traditional web service end points.
* Grafana for business flow and system health real time monitoring at API level and customer facing functional level.
* Adobe Analytics and Appsflyer used extensively for customer journey tracking, targeted digital marketing and drive business analytics around customer drop offs. Team size : 150 (50 Onsite + 100 Offshore)

## Head of Engineering & Architecture, Digital Bank

**DBS Bank – Singapore**

January 2016 – June 2016

Accountable for overall engineering and architectural side of bank’s digital strategy implementation within separate Digital Bank business units. This includes ongoing country implementations in India and planned role out in Indonesia and China. Lead a team of architects, solution engineers and designers. All solutions primarily focus on business strategy of partner driven customer acquisition and providing white labeling capability of Digiapp wallet product. Solutions need to be derived within bank’s acceptable standard and applicable regulatory framework imposed by local market regulator along with MAS (Singapore). Digiapp product is focused on the mass market with focus on end to end automation for entire customer journey i.e. New on boarding, day to day banking and account closing.

Team size : 85

## Service Integration Lead, Digital Bank Program

**DBS Bank – Singapore**

January 2015 – December 2015

Leading a team of in-house integration professionals who manage analysis, design, development and release management for multi-million dollar Digital Bank Program at DBS. Integration completed with 13 internal bank systems and 12 external partners.

Agile scrum used for delivery execution. ESB & SOA Integration middleware is built on TIBCO BW, EMS, MQ and Oracle 11g running on Solaris and Linux. SOA services are exposed via Axway product suite for external partners integration touch point to provide added security and throttling abilities. Partners in Digital Bank include UIDAI, NSDL, Bill Desk, Euronet, mSwitch NPCI, Oxigen, CCD etc.

Team size : 55

**Senior Group Manager – VP**

**Citibank N.A. – Singapore**

March 2013 – December 2014

Leading a team of professionals who manage analysis, design, development, release management and production support services focused on Payments domain for Cash Technology as part of TTS area in Institutional Customer Segment (ICG). End to end accountability for very high volume core payment product processor platforms used across 16 ASPAC countries. These were based on Java/J2EE, C++, Oracle, Sybase running on AIX. Achievements in this role : Conceptualized and delivered improvement in system throughput from 65K transaction per hour to 350K transaction per hour by selling idea to stakeholders, secure funding and building the team and solution to deliver result without adding hardware infrastructure. Team size: 61

## Delivery Manager

[**Australia**](http://www.linkedin.com/company/2235?trk=pro_other_cmpy) **and New Zealand Bank (ANZ) – ANZOT, Bangalore**

March 2011 – March 2013

Lead a team of professionals who manage analysis, design, development and release management focused on Trade, Cash & Operations domain for Transaction Banking area in Segment Delivery Institutional. Accountability for 20+ applications (in Global Channels, Mid office & Transaction Banking Products domain) on Windows, Unix and Mainframe platforms, these applications vary from plastic, bronze, up to gold and platinum (4 of them) disaster recovery (DR) rating.

Team size: 57 maximum. (current size: 26)

## Development Manager

[**Australia**](http://www.linkedin.com/company/2235?trk=pro_other_cmpy) **and New Zealand Bank (ANZ) – ANZOT, Bangalore**

August 2008 – March 2011

Accountable for design and development for application in Payments domain which are based on Windows and Unix platforms. Team was part of Payments CoE in Global Solution Delivery (GSD) organization.

Team size: 44 Maximum (Growth from 8 up to 44, it was 18 when I left the role)

## Development Lead / Technical Lead

[**Australia**](http://www.linkedin.com/company/2235?trk=pro_other_cmpy) **and New Zealand Bank (ANZ) – ANZ, Melbourne, Australia**

December 2006 - August 2008

Played role of development lead and later on technical lead in integration team for Cash Management Platform (CMP) Program. (Now named Transactive Australia).

Responsible for integration of deliverables from vendors of WebSeries product and Billing solutions, their integration with CPR (WPS solution), reporting infrastructure/framework and Oracle database.

Team size: No direct reports. (Integration team size was 15)

# Prior Employment History

**Optimum Solutions, Singapore (May 2004 - December 2006)**

Different roles like system analyst, team lead, senior software engineer for Optimum’s client.

**Frontier Technologies Pte. Ltd, Singapore (September 2001 - May 2004)** Roles played like analyst, developer, designer for projects at client site.

**Applitech Solution Limited, India (May 1998 to September 2001)**

Played programmer, business analyst, Oracle 8 DBA roles for projects in segments like manufacturing, health care, pharmaceuticals, automotive and oil trading.

# Additional Information

**Certification and professional trainings:**

* Situational Leadership II (Blanchard International)
* PMP FasTrac Certification
* ITIL V3 Foundation (EXIN)
* Stakeholder Engagement

**Education**

▪ Bachelors in Information and Technology (BIT) from University of Wollogong (Australia)

▪ Professional Diploma in Advance Computing – from Harbridge Education Centre, Singapore.

▪ Post Diploma in Computer Application - (PDCA) from Technical Education Board, Gujarat, India. Gold Medalist of Gujarat state.

▪ Diploma in Electronics and Communication Engineering – (DEC) from Technical Education Board, Gujarat, India