

I Don't Just Deliver Projects.

I Transform Institutions.

Shiv Shanker · Lead Business Analyst & Product Owner · Digital Banking Transformation Leader



TCS (SNB | Mashreq | Vodafone UK | SBI Remit Japan | Sanofi) · **Mashreq Bank (Direct)** · **WNS** (Mashreq) · **Sparsh BPO** (Barclays) · **Genpact**
India · Japan · UK · UAE · Saudi Arabia

Nineteen years. Five countries. Six employers. But here is the thread that runs through the heart of this career: **Mashreq Bank** — and I mean that in three distinct chapters. First at **WNS India**, where I spent over five years managing Mashreq's banking operations on the ground — running teams, building quality systems, and learning the bank inside out. Then **directly at Mashreq Dubai** as Assistant Manager, driving their digital transformation programs. And then again **through TCS**, where Mashreq was one of my key client engagements. That is over a decade with one institution — seen from the operations floor, the transformation office, and the consulting chair. Before all of that, I built my foundations at **Sparsh BPO** serving **Barclays Bank PLC**, and at **Genpact** in financial operations. *This is not a patchwork career. It is one long, deliberate commitment to doing serious work for serious institutions — and earning deeper trust with every passing year.*

19+

YEARS OF EXPERIENCE

40–50%

TAT REDUCTION DELIVERED

10+

BANKS INTEGRATED

50%+

COMPLIANCE TIME SAVED

THE PRINCIPLES I WORK BY

01

Transformation Is Not a Project. It Is a Responsibility.

When Saudi National Bank handed me the NEO and QuickPay modernization — platforms that handle millions of real transactions for real people — I felt the weight of that trust immediately. *Every requirement I write, every system I shape, carries someone's salary, someone's savings, someone's life.* That is not pressure I shy away from. It is the reason I show up the way I do.

02

Compliance Is the Foundation, Not the Ceiling.

AML, KYC, FATCA, CRS, SAMA — I have heard people call these “necessary evils.” I have never seen them that way. To me, they are *the architecture of trust* that holds the entire banking system together. At Mashreq, I cut compliance processing time by 50%+ — not by finding shortcuts, but by designing smarter workflows. When compliance is built well, it becomes your fastest path to customer confidence.

03

The Best Work Is Invisible to the Customer.

Think about the last time you opened a bank account on your phone without a single hiccup. You did not think about the E-KYC pipeline behind it, the IBM BPM workflows, the SWIFT integrations, or the RPA screening running in the background. You just thought: that was easy. *That ease is engineered. I am one of the people who engineers it.* The goal I work backwards from, every single time, is that frictionless moment.

04

Every Market Speaks a Different Language. I Have Learned Them All.

Japan runs on precision and process. The UK on governance and stakeholder consensus. The UAE on speed and ambition. Saudi Arabia on Vision, compliance, and scale. I have not just visited these markets — I have delivered in them. At Vodafone UK I navigated complex enterprise migration governance. At SBI Remit Japan I designed API integrations across global payment rails with pinpoint accuracy. *Understanding a market's culture is not background knowledge — it is delivery-critical.*

05

A Product Owner Without Domain Depth Is Just a Meeting Facilitator.

I have seen what happens when someone manages a banking product without truly understanding banking. The backlogs look organised. The ceremonies run on time. And the product misses the point entirely. Nineteen years of hands-on banking and technology work means I bring genuine domain judgment to every user story, every trade-off, every escalation that lands on my desk. *I do not just capture requirements — I challenge them, sharpen them, and own the outcomes they produce.*

06

The Bridge Between Business and Technology Is Where Value Is Created.

Most projects fail not because the technology was wrong or the business strategy was flawed — but because the two sides never truly understood each other. I have spent my career sitting in that gap, translating between worlds: regulatory mandates into system specifications, business ambitions into product roadmaps, engineering constraints into decisions the board can act on. *That translation work is unglamorous. It is also where most of the value is created and most of the risk is avoided.*

07

Vision 2030 Is Not a Backdrop. It Is the Brief.

I want to be honest about something: I am not someone who discovered the Saudi transformation story recently and decided it looked interesting. I have been living and delivering inside it for nine years. The payments modernisation, the open banking push, the SAMA compliance evolution — I have not read about these in a report. *I have built solutions inside them, for the kingdom's largest bank.* When I say Vision 2030 is the brief I want to work to, I mean it literally.

"The next chapter of digital banking in the Gulf will not be written by people who understand the technology, or by people who understand the regulation. It will be written by the rare few who understand both — and can execute across the full stack of people, process, and platform."

— The standard I hold myself to, and the lens through which I evaluate every opportunity.

WHAT I HAVE BUILT

Mashreq Bank (UAE) — Direct, 2015–2016 — Joined Mashreq directly as Assistant Manager to lead digital transformation across retail, corporate, and Islamic banking. Five flagship deliverables defined this engagement: *NeoBiz Digital Onboarding Platform* — end-to-end remote customer acquisition across all banking segments; *IBM BPM Implementation* — full automation of onboarding and maintenance workflows; *RPA Customer Screening* — automated compliance screening slashing processing time by 50%+; *E-KYC Digital Compliance* — paperless identity verification aligned with UAE Central Bank standards; and *Automated Account Closure* — regulatory-driven bulk closure processing meeting central bank requirements. Building on five years of operational knowledge already earned serving this bank, every solution landed on time, on scope, and audit-ready.

Mashreq Bank (UAE) via WNS Global Services — 5+ Years, 2010–2015 — Before joining Mashreq directly, I spent over five years on the ground at WNS India managing Mashreq's banking operations end-to-end. Ran teams of up to 80 people across SME, Corporate and Investment Banking, Private Banking, MAI, and ATM operations. Built quality frameworks, FMEA processes, capacity planning systems, and QMS infrastructure.

Mashreq Bank (UAE) via TCS — Continued serving Mashreq as part of my TCS engagement, bringing consulting-level transformation expertise back to the bank I knew better than any other — bridging business requirements, compliance frameworks, and technology delivery from a strategic vantage point. *Three chapters.*
One institution. Over a decade of deepening expertise.

Saudi National Bank (SNB) via TCS — 2016–Present — Led digital banking modernization across NEO and QuickPay, delivering 40–50% reduction in customer onboarding TAT and strengthening AML/KYC governance aligned with SAMA and Vision 2030. Flagship programs: *NEO Bulk Onboarding* — high-volume digital account opening via automated E-KYC and straight-through processing; and *QuickPay Bulk Onboarding* — mass customer registration onto the payments platform at scale.

SBI Remit Japan via TCS — Designed a centralized global remittance integration hub connecting 10+ banks across SWIFT, Ripple, and MoneyGram payment networks, improving cross-border transaction efficiency at scale.

Vodafone UK via TCS — Directed a large-scale enterprise customer platform migration from legacy to modern digital infrastructure, managing cross-functional governance across Business, IT, Data, and Operations to zero critical defects at go-live.

Sanofi (Global) via TCS — Led ServiceNow ITSM transformation across global operations, implementing workflow automation, process standardization, and demand governance across multiple geographies.

Barclays Bank PLC via Sparsh BPO Services — 2006–2009 — Started my banking career serving Barclays India on retail liabilities and investment operations. Managed KYC scrutiny, account opening across 9 product types, GL transfers, FD operations, and UAT for term deposits. Built the discipline and process rigour that has underpinned everything since.

Genpact — 2009 — Handled Finance and Accounts Payable for Hospira US, managing foreign invoice processing and vendor payment cycles. A brief but formative chapter in financial operations discipline.

TECHNOLOGY TOOLS & PLATFORMS

Core Banking & Compliance | Flexcube | TCS BaNCS | AML Systems | KYC Platforms | E-KYC Engines

Automation & Integration | IBM BPM | RPA | OCR | ServiceNow ITSM | REST APIs | SWIFT | Ripple | Payment Gateways

Delivery & Documentation | Jira | Confluence | Azure DevOps (ADO) | HP ALM | Swagger | MS Visio

Frameworks & Methodologies | Agile | SAFe 6 | Scrum | Lean Six Sigma | Design Thinking

CERTIFICATIONS & CREDENTIALS

SAFe® Agilist 6.0

Scaled Agile

Lean Six Sigma Green Belt

Quality & Process Excellence

SAFe® Practitioner 6.0

Scaled Agile

Design Thinking for Growth & Transformation

Digital Transformation Leadership

Professional Scrum Product Owner II (PSPO II)

Scrum.org

Banking Domain Consultant

INSEAD

Professional Scrum Master II (PSM II)

Scrum.org

DECLARATION

I have been fortunate to work on programs that genuinely mattered — systems that made banking faster, safer, and more accessible for people who rely on them. That is what I want to keep doing. Not just the next role, but the **right mission** — one where the work has real weight, the team has real ambition, and the outcomes will still be standing long after the project closes.

If you are building something significant in digital banking across Saudi Arabia or the Gulf, and you want someone who has *already been in the room where this work gets done* — I would genuinely love to talk.

Shiv Shanker

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