

JATIN MEHTA

HEAD OF DIGITAL CHANNELS & DIGITAL TRANSFORMATION

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Summary

IT Executive with 19 years of experience driving digital transformation in banking and financial services. Delivered quantifiable outcomes including 20% revenue growth through strategic digital initiatives, 30% increase in customer acquisition, and award-winning MarTech innovation. Skilled in translating business financial insights into comprehensive digital strategies and executing technology solutions across global and local operational frameworks.

Core Competencies

1. **Digital Transformation & Innovation:** Financial analysis-based digital strategy, Digital platform development, Emerging technology integration with focus on emerging technologies and Artificial Intelligence.
2. **IT Strategy:** Strategic IT planning, Enterprise Architecture design, Data-Driven strategic insights, Global Digital Strategy integration.
3. **Credit cards, Payments and Capital Markets Domain:** Business strategy professional with strong commercial sense, financial metrics expertise (operating & investing), Equity market knowledge (Fundamental & Technical)
4. **Stakeholders Partnership & Change Management:** Successfully navigating organizational digital transformations, facilitating enterprise-wide digital change, Engaging cross-border and senior stakeholders, Building strategic collaborations.
5. **Cloud & Infrastructure Leadership:** VPC architecture and management, Deployment architecture and Performance optimization, Comprehensive DC/DR/BCP strategy.
6. **Customer Experience & Go-To-Market:** User-focused design principles, End-to-end customer journey mapping, Go-to-market strategy development, Time-to-market acceleration techniques.
7. **Product Management & Delivery:** Product vision crafting, Strategic roadmap development, Agile delivery methodology, Successful product launch execution.
8. **Operations & Risk Management:** Successfully managing large-scale IT operations for mission-critical banking platforms (global and local), Implementing robust IT governance, Optimizing IT budget allocation and ROI, Leading vendor negotiations, Ensuring compliance with regulatory requirements, Conducting security audits, and Maintaining vulnerability management standards.

Professional Experience

SBI CARD (Formerly GE Capital, International) | Vice President, IT - Head of Web Platforms & Transformation | 2007 – Present

Strategic Leadership & Digital Transformation:

GROWTH STRATEGIES

- Conceptualized and led **digital transformation initiative for interest-bearing assets** acquisition, delivering SBI Card Connect and Click2Buy platforms that generated a **20% increase in annual revenue**.
- Directed the digital transformation program for **an industry-first "New to Bank Instant card issuance platform" (SBI Card SPRINT)**, resulting in **30% growth in new customer acquisition**.
- Pioneered development of **SBI Card Nerve Center, an in-house MarTech platform that reduced Customer Acquisition Cost (CAC) while increasing cross-sell conversion rates by 20%, earning the 'Industry Best MarTech for the Year' award**.
- Spearheaded **the industry-first Credit Card-UPI integration initiative, anticipating UPI adoption for Rupay Cards** through collaborative efforts with NPCI, RBI, and SBI Card leadership to create product blueprints and optimize processes.
- Led transformation of **SBI Card INTERNet banking and SBI Card INTRANet Platforms**, implementing customer experience strategies across D2C, B2B, and employee touchpoints. The initiative prioritized self-service enhancement, comprehensive digitization, customer experience improvement, and brand reinforcement. **Managed transformation and operations for sbicard.com websites, partner platforms (SBI YONO/MySBIWorld/PayTM), intranet portals, and process automation systems for Corporate Memory, Invoice Processing, and Internal Audits.**

RESILIENCY STRATEGIES

- Established **strategic frameworks for IT decision-making and program execution** during **major organizational transitions, including the GE Divestiture (M&A) Programme and SBI Card IPO under PE Carlyle**. Collaborated with GE Capital International teams to ensure strategic alignment throughout organizational changes.
- Led **digital resilience initiatives during critical periods including the COVID-19 pandemic and 2009 recession**. Key accomplishments included implementing **moratorium controls, optimizing delinquency management for non-performing assets, ensuring regulatory compliance, and rationalizing IT ROI** in partnership with both GE Capital International and Indian leadership.

Infrastructure & Cyber Security:

- Designed and implemented **enterprise platforms capable of processing billions of transactions annually while maintaining 99.9% uptime reliability.**
- Orchestrated comprehensive **disaster recovery and business continuity planning initiatives, strengthening operational resilience across the organization.**
- Developed and deployed a **multi-layered security framework incorporating MFA, tokenization, RBAC, and Zero Trust architecture to protect sensitive financial data.**

Team & People Management:

- Successfully built and scaled a **150+ member digital transformation team (including 15+ direct reports and 150+ vendor employees)** to achieve organizational objectives.
- Created collaborative **frameworks for globally distributed teams, enhancing cohesion and ensuring timely delivery** of enterprise-scale technology programs.

Strategic Partners, Cross Functional & Cross-Border Management:

- Orchestrated **strategic alignment** and relationship development between internal departments **(including legal, compliance, partners, and global GE leadership)** and **external stakeholders (such as NPCI, SBI, RBI auditors)** to advance key strategic initiatives.
- Regularly worked closely with **CXOs, MD, and Global leadership, providing strategic insights and digital transformation progress updates.**
- Managed an **annual IT budget exceeding INR 200 Million, consistently achieving cost optimization targets.** Collaborated with GE Capital International leadership across various global delivery models to implement local IT strategies.

ICICI BANK | Manager, IT - Credit Cards IT Service Delivery | 2006 – 2007

- Enhanced **TSYS CTL PRIME operations efficiency, achieving 99.99% SLA compliance while reducing service delivery timeframes by 20%.**
- Managed **technical program implementation for New Card Sourcing, decreasing Time to Card issuance by 20%.**
- Provided comprehensive **support to Head of IT with performance tracking mechanisms and IT strategy execution initiatives.**

TECHNICAL EXPERTISE

Enterprise Applications Delivery & Operations:

- **Development Platforms:** J2EE, Spring Boot, Angular, React
- **Content Management Systems:** OpenText TeamSite, Oracle WebCenter
- **Databases:** Oracle Database, PLSQL
- **Monitoring Tools:** NewRelic, Dynatrace, Enterprise grade performance tuning
- **Methodologies:** Agile, BiModal, WaterFall, Spiral

Digital Transformation & Analytics:

- **Customer Experience Design** and Journey Mapping
- **Analytics Platforms:** Adobe Analytics (Launch/Omniture), Analytics.JS
- **Process Engineering:** FMEA, QFDs, Flow Charts, SWOT, ETVx, IPOC

Enterprise Architecture & Infrastructure Management:

- **Framework:** Zachman Framework for Enterprise Architecture
- **Infrastructure:** DNS, Firewalls, Load Balancers, Virtualization, Data Center Operations
- **Cyber Security:** Authentication, RBAC, WAF, MFA, Multi-Tier Architecture security
- **Business Continuity:** Disaster Recovery Planning, Business Continuity Planning

EDUCATION

- **Executive PGDM in Business Strategy** | IIM Kozhikode | 2010
- **PGDM in Systems & IT Strategy** | Symbiosis International University, Pune | 2006
- **Bachelor of Engineering (Computer Science)** | MDU Rohtak | 2004

PROFESSIONAL RECOGNITION

- Multiple **Individual & Team Excellence Awards for digital transformation** initiatives
- **Performance-based ESOP** awards in multiple rounds for long-term organizational impact
- Led technology initiatives winning '**Kamikazee Martech of the Year**' award (2022)
- **Awarded for SPRINT platform** enabling real-time credit card issuance (2021).
- **Special Innovation award** for Click2Buy for Cross-Sell Bookings through digital.