**Rahul Varadharajan**

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***Synopsis***

* 10 Years of Experience in Solution Consulting, Project delivery, Product management, & Pre sales.
* 7+ Years of Experience in Retail banking, Lending Suite, Payments, Mobile banking, Digital mobile banking & transformation
* Pursuing **IIM-**executive degree for Advanced data science, **CBAP**, **CSM,** **CSPO** certified Product manager and six sigma green belt certified by KPMG.
* Proficient in **digital implementations** across EMEA, APAC & Europe, Agile methodology Functional Solutioning, Product rollout & Investor Relations.

***Work Experience***

**Senior Product Manager** in Maveric Systems Jun 01’ 2020 to Present

**Client: Citi Bank – June 2020 till Present**

* Creating exceptional delivery impact, Client partnering and solution lead engagement with strategic global leading banks in Middle East, APAC & NAM.
* Delivered a $10M **Collections Mobile Application** for collecting outstanding payments for the delinquent customers as a consequence of covid19 across Singapore , MY & **UAE** , $4M Regulatory Changes for specially abled **CITI Retail banking users via Mobile app channel** , $3M Domestic & International payment transfer and architectural changes successfully across Singapore and Hong Kong, $10M a unified common gateway named Communication Hub for delivering customer communications ( Push notifications, SMS& Email in the **CITI mobile banking** ) via Sales force, Sinch, Mo engage across Singapore, Malaysia, Hong Kong, **UAE** & UK.
* Managing a team of over 50+ associates for delivering the T&M projects for every major and monthly releases.
* Monitor, review and report project status regularly in order to manage project risks and ensure successful project delivery and implementation.
* Expertise in Engagement consulting, review of project deliverables, manages project profitability and delivery.
* Worked in the Payments, Authentication, Cards Module of **CITI retail banking mobile application** functionally and tech changes – **UAE,** SG, HK, UK.
* Define and maintain the product roadmap and vision, aligning with company goals and market demand
* Collaborate with cross-functional teams (including engineering, design, marketing, sales, and customer success) to develop and deliver high-quality mobile products
* Prioritize and refine the product backlog, ensuring that it aligns with the product roadmap and business objectives
* Assist in proof of concept/implementation and make recommendations relating to potential collaboration, partnerships and underlying business opportunities
* Through a robust account engagement & consulting, generated annual revenue of over $ 9M covering **APAC & EMEA** region with 30%+ profitability.
* Proficient in cloud based microservice architecture to support multi tenancy to reduce infra cost, Integrations with Tableau reporting, Splunk dashboard, KAFKA(Event hub) for business analysis, monitoring & strategic decisions
* Orchestrate solution walkthrough to the customers, gather requirements and guide the business requirement Documents for the smooth delivery of the CITI MY, SG, HK, UK & UAE projects.
* Worked closely with Regional existing clients of Citi to uncover potential areas of service expansion in Citi SG, AE, UK, HK & AUS.
* Spearheaded in building a unified pipeline of all customer communications including marketing alerts, servicing alerts, e-statements & e- advices, content management via Vendors.

Consultant in Intellect Design Arena Nov 22’ 2017 to Apr 2020

* Conduct daily stand-up meetings, monitor the progress of the project to align with project deadlines and ensure timely delivery
* Responsible for Product implementation, orchestrate product walkthrough to the customers, gather requirements and prepare business requirement Documents for the smooth delivery of the projects.
* Act as the primary point of contact for all stakeholders, communicating product plans, progress, and results effectively
* Monitor product performance and gather feedback from customers and other stakeholders to inform continuous product improvement
* Delivered and Implemented Loan origination system and Loan Management system implementation, Core banking system in RDB Sri Lanka, Bank of Bhutan, Yes Bank India, ADCB Abu Dhabi, Arab Bank, Jordan & Common wealth trade bank UK.
* Delivered **Mobility based solutions** for LOS, LMS, DMS for leading banks in UAE such as MAFF, RAK, AHLI, Arab bank Jordan.
* Travelled to **UAE** for walkthrough, grooming & implementations for the leading UAE banks for both web and mobility-based solutions.
* Delivered **Digital mobility experience in IOS, Android for Field collector collections with Contextual UI for RAK bank.**
* Led Implementations to HUDCO-Housing and Urban Development Corporation and Capital small finance bank, Majid-al-Futtaim Bank & Union Bank of Colombo for Loan and card origination/servicing systems valuing USD 5MN
* Developed Product roadmap, Prototypes & launched product rollout of micro services enabled Retail Loan origination solution across IMEA APAC & Europe in web, mobile and tablet channel valuing more than USD 10MN
* Led LOS, LMS implementations for the leading banks in Middle East, India & UK. The Activities includes elicitation of requirements, Liaison with internal & external stakeholders & Conduct scrum meetings as a product owner.
* Articulate product value proposition to customers and sales teams. Increase in number of deals to 3 per quarter post devising my contextual prototype for mobile solutions
* Draft fitment proposals for Banks & Financial Institutions consuming existing Lending & core banking product platforms and rendering product demos to the prospective clients across the world
* Clinched 3 multimillion deal projects by orchestrating prospect engagement with User Sessions and product demonstrations as a part of sales activity.

**Senior Business Analyst** in Hip Bar (Currently Known as Cred Pvt Ltd) Jan ’04 2016 to Nov 13’ 2017

* Hip bar is a mobile wallet by which alcohol was delivered home to end customers. There are three mobile applications namely Consumer app (Hip bar), Delivery Boy app, Retailers app (Kloud bar) and a web dashboard to the excise for real time tracking & monitoring of every delivery.
* As a product guy, I was involved from the scratch of the start-up, devised a Product design for the mobile wallet, Delivery boy app & Retailer app
* Managed the project end to end which includes project planning, liaison with external vendors, Budgeting, Monitoring risks and sprint schedules.
* Created Business strategy by analysing the patterns, behavioural data and sales data using tools such as Mix panel, Firebase, SQL query & perform data analytics for promotional activities.
* Increase in delivery orders from 200 to 6000 delivery orders in a week after changing the business strategy
* Increase in sales of no of units to 150 % after changing the business strategy by analysing the product vs. sales vs. customer reactions in the mobile application.
* Monitored the Product gaps using the data points, feedback from marketing team and fixed in the upcoming versions of the mobile app.
* Worked in the integration of Aadhar for e-kyc integration, C-Edge solutions for monitoring suspicious AML transactions & Freshdesk for support, ticketing solutions.

**Business Analyst** in Kotak Mahindra Bank, Bangalore, India May’ 05 2014 to Jan 02’ 2016

* Led a team of 15 members for CASA processing for all types of customers and ensuring the TAT.
* Worked in automation of CASA online verification portal, alternate channels, migration of accounts from one core banking system to another and Cheque clearing operations.
* Gathered requirements, performed GAP analysis, prepare Business Requirement Documents & Process Flow Documents for the smooth delivery of the projects.
* **Designed wireframes, product strategy and implemented ING IOS mobile application- India**
* Testing of Core banking systems (CBS) in a migration project - Finacle & Profile
* Prepare test cases and test scripts to facilitate the UAT and manual testing

**Asst. System Engineer in** TCS, Chennai Oct 21’ 2010 to May 11‘2012

* Gathered requirements on a migration project for an American Client Bank of America
* Prepared BRD and Functional documents, executed test cases, defect Reporting & assistance in Risk auditing
* Development & Enhancement of Code using COBOL mainframes.

***Key Work Projects***

**Citi Bank**

* Collections Mobile application for Citi MY, UAE (Bahrain) , HK.
* **Citi Retail Banking Mobile app**– Authentication Module, Payments, Cards, Chat – Functional & Architecture changes.
* Regulatory – HK, AUS Accessibility WCAG 2.1
* **Worked on building Citi Retail Mobile banking app across domains for enriching UI/UX and functional changes -UAE, SG, HK.**
* Building Communication Hub Pipeline for all internal servicing, transactional & marketing applications so that the Communication hub will be a centralised application for the delivery of any types of alerts. – **UAE,** APAC, UK

**Mobility based Implementations**

* Implemented Web based & **Mobile based Retail LOS** in RDB Bank Sri Lanka, Bank of Bhutan, HUDCO India and Arab Bank
* Implemented Digital Card origination system in Union Bank of Colombo – Sri Lanka- **Mobile** plus web
* Implemented Corporate LOS in Yes bank (Tablet , **Mobile** & Web channel), CTB UK.
* Lending suite implementations across APAC, EMEA leading banks viz MAF, RAK bank etc.
* End to end digital solution through a **mobile App** for LOS, LMS & Debt management services
* Devised product strategy and implementation of Relationship Manager app for both Retail and Corporate Loan origination system for HDFC bank (**Both web and mobile channels**)
* Devised product strategy and implementation of **Field collector mobile application** for collection and incentivisation module for a leading bank in **Middle East.**

 **ING- Kotak Mobile Banking**

* Implemented **IOS mobile bank application** for ING India
* digital verification of CASA, Overdraft accounts by integration with the CBS which resulted in quick opening of CIFs for the end customers.
* Migration of accounts from Core banking System (Profile- FIS) to Finacle using splitter module in the clearing section.

***Academia***

**MBA** in Operations and Systems from Christ University Institute of Management, Bangalore**,** 2012-2014

**BE** in Electrical and Electronics Engineering from SRM Easwari Engg College, Chennai  2006-2010

**Certification:** CSPO,CSM certified by Scrum alliance

 Six sigma green belt by KPMG

 CBAP Certification by IIBA, Level 1 & 2

 Pursuing Executive Advanced data science for managers (ADSM) in IIM-K Jan 2022- Jan 2023

 Pursuing Prince 2 and AWS Cloud Practitioner

***Technical Skills and Tools***

* Java, C++, SQL
* Proficient in MS office
* Wire frame tools- Figma, Marvel, Invision
* Project Management tools – Zoho, Taiga, Trello, Jira, Confluence
* Core Banking systems – Finacle, Profile, Intellect Core, Intellect Lending Suite
* Support systems- Fresh desk
* Analytics- Mix panel, Firebase**,** Tableau, R studio
* RFP, RFI,
* Micro services, KAFKA

***Personal Dossier***

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Present Address: Tower KM 63, Flat 104 Jaypee Kosmos, Sector 134 Noida 201304

Date of Birth: 27th Jan 1989

Marital status: Married

References: Available on request.