

SNEHAL S KULTHE

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Director IT & Digital Transformation | Enterprise Strategic PMO Head Banking, Payments, Financial Services, Technology, Cloud, Data & Gen AI

Strategic Executive with 18 years of expertise in overseeing IT, Digital & Cloud Transformation, Enterprise Strategic Initiatives, and Agile Product Development across various sectors including Consumer & Corporate Banking, Cards, Payments, Channels, Loyalty, Digital KYC & Customer Onboarding Journeys, NPSS and Customer Lifecycle Management (CLM). Proficient in executing multiple integration, merger, and carveout projects.

- **Adept at bridging the gap between Business and Technology to facilitate effective communication and deliver transformative Digital solutions** for multi-stack Banking and payments domain. Drive technology ROI and cost savings through innovation and improvements.
- Proficient in crafting **IT strategy in harmony with enterprise business objectives**.
- Established a **Digital Partnership model to generate alternative revenue streams** through collaborations with fintech companies, utilizing Banking as a Service (BaaS), Open APIs, and similar technologies.
- Proficient in developing **multi-cloud strategy, architecture setup, and executing Cloud Migrations** across platforms such as including G42 Cloud, MS Azure, AWS, and Oracle OCI.
- Led the implementation of **Gen AI-driven fraud detection, Decision Gen AI/ML engine for quick customer onboarding automation, 24/7 customer support chatbots, and Automated Document Processing**, driving efficiency
- An expert in **transforming organizations into data-driven entities by utilizing Gen AI, Big Data, Data Lakes, and Data Analytics** for customer personalization, insights, decision-making, cross-selling, and risk management.
- A specialist in managing multiple **Cloud Service Providers (CSP) and Managed Service Providers (MSP)**.

CORE COMPETENCIES

Strategic Leadership • IT Strategy • Digital Strategy • Enterprise Program Management • Digital Transformation • Cloud Migration • Cloud Transformation • AI • Generative AI • Data & BI Analytics • Product Management • Stakeholder Management • Vendor Management • P&L Oversight • Lean Agile • SAFe • Design Thinking • Change Management • Fintech Partnership • Innovation • Team Development • CLM – Fenergo/PEGA • Project Evaluation & Business Prioritization • Risk Management • CRM • CI/CD Strategies • Project Governance • Demand Management • Business Strategy • IT Management • Technology Carve-Out • Confluence • JIRA • AWS / G42 / Azure Cloud Practitioner • Digital Banking • Lean Six Sigma • PgMP • Prince 2 • OpenAI • API • BaaS

HIGH IMPACT, EXECUTIVE BENCHMARK PERFORMANCES

- **Developed & Executed Digital Transformation Strategy. Steered Technology Carveout, Cloud Migration and Transformation** for FAB Bank & FABs newly formed standalone Payments Company (**Fintech**). Derived **Cloud Adoption Strategy, Built Landing Zones, with security / network components deployed, Strategized roadmap** for cloud migration & transformation for **\$25Mn Magnati Carve-out program (Microsoft Azure & G42 Cloud)**.
- **Played a vital role in the launch and release of Customer Lifecycle Management (CLM) MVP** within a short span of two months while simultaneously managing multiple stakeholders.
 - **Trained 450+ business users on the new applications**, target Operating Models (ToM) & processes.
 - The process optimization **reduced customer on-boarding TAT from 26 days to 48 hours: a 70% reduction**.
 - **Introduced Paperless onboarding** that increased customer base approximately by **20%** and enabled faster revenue realization with optimized **20% operational costs through process automation and business process re-engineering**.
- Led the team to develop customer centric digital initiatives as part of FAB's IT strategy. **Migrated services to digital platforms such as Mobile Banking and Internet Banking that transformed and provided an immersive user experience across all digital channels**.
- **Led Enterprise-wide consolidated Loyalty/Rewards transformation** for First Abu Dhabi Bank.
- **Conceptualised and led the launch of "DigiSales" – the banks first application for direct sales agents and relationship managers** to capture leads & facilitate paperless onboarding and real time information on the status of submitted applications.
 - The process **optimized TAT from 5 days to 5 mins; a 98% reduction, faster revenue realization and increase of customer base approximately by 20%**.

- **Successfully led the Consumer Banking Integration and Data Migration during the Banks biggest merger in the middle east FGB – NBAD** for customer data linked to Credit/ Debit/ Pre-paid cards/ ATMs & CDMs.

CAREER SYNOPSIS

FINANCE HOUSE PJSC, ABU DHABI | August 2023-Present

Leading financial institution in the United Arab Emirates | Team Size: 40 | Reporting to: Group CIO

Head Technology - Applications, BaaS & Enterprise Transformation

Holding a leadership position for shaping IT and technology vision with comprehensive oversight for orchestrating the delivery of group-wide IT solutions, spearheading tier-1 strategic initiatives, and driving enterprise digital transformation efforts within the organization. **Designated as the Chief Technology Officer (CTO) for Dhabi Digital Bank**, a subsidiary digital bank operating under the Finance House Group, and **currently leading the launch of a new Dhabi Digital Bank (under ADGM)**.

- Oversight of **multi-million-dollar technology investment budgets (\$20Mn+)**, including the establishment of proof-of-concept frameworks, the launch of pilot programs, and the promotion of best practices.
- Achieving unanimous **buy-in from the leadership team through compelling presentations, well-structured business cases, and fostering cross-functional collaboration across the organization**.
- Leading efforts within the organization to identify, adopt, and leverage **emerging technologies and trends that fuel innovation, strengthen competitive advantages, and propel business growth**.

FIRST ABU DHABI BANK | July 2015-AUGUST 2023

The largest bank in the United Arab Emirates | Team Size: 25 | Reporting to: Group CTO

Vice President Digital Transformation (IT) - Group Strategic Initiatives (Jul 2019-Aug 2023)

Positioned in a leadership role with overall responsibility for managing the delivery of group IT solutions and enterprise digital transformation initiatives for the Bank's tier-1 strategic programs across multiple lines of businesses and geographies. Develop and mentor IT teams to exceed expectations; coach staff in problem solving, efficiency practices and technical skills.

- **Leading \$25Mn+ Technology Carve-out Program** to achieve standalone technology state (**Adopting Cloud**) for FAB's newly formed standalone payments entity - **Magnati**.
- **Spearheaded the Bank's flagship initiatives viz. \$20 Million Customer Lifecycle Management (CLM Product-Fenergo), cutting across Corporate & Consumer Banking** using agile methodologies; accountable for product delivery and data migration which aimed to introduce robust digital delivery propositions which were integrated directly within the digital banking platforms and downstream systems.
- Steered high value projects including **\$15 Million Enterprise Loyalty/Rewards transformation**.
- Added responsibility for **leading the program's functional agile teams** across multiple business units and stakeholders.
- **Represent the Bank's technology team to the program's steering committee**; with the responsibility to highlight risks and aid key stakeholders in driving key business decisions.

AVP - IT Business Partner Consumer Banking (Jun 2015-Jun 2019)

Acted as a strategic link between Business & Technology teams to define and provide strategic consulting support and delivery to stakeholders through key IT initiatives.

- Provided technical direction in **product development / solution development for Cards (Credit/ Debit & Prepaid)/ Payments/ Digital/ Consumer Banking business**.
- **Collaborated with stakeholders across risk, compliance, legal, IT, business** to meet FGB-NBAD merger requirements of successful **Legal Day1 and Customer Day1 (Merger Completion)**.
- Honored with several accolades including **FGIT Annual Award and FAB Shining Star Award for development of the Sales App** as well as multiple Team Awards during bank's integration.

JP MORGAN CHASE, India | Jul 2012- Jun 2015

Global Investment Bank | Team Size: 08

Senior Manager – Technology Delivery Management

Analysed, enriched, and scaled up card payment products and features. Managed large-scale transformation initiatives with focus on delivering strategic, and operational, change such as technology integrations and deployments, business process improvements and new product developments.

- Undertook several projects including **Cardholder – Premium Redesign Engine (PRE), POS review system Implementation and Migrations**.

- **Appreciated with annual Best Manager award and Quarterly Star Award** for efficient project delivery.
- **Imparted training to 52 Business analysts** for IIBA standards and certification and **20+ Project managers** for PMP certification.
- **Conducted voluntary training and brown bag (Knowledge) session's** initiative across segments.

GENPACT India (erstwhile RAGE FRAMEWORKS) | Nov 2011- Jul 2012

Knowledge-based automation technology and services providing AI for the Enterprise | Team Size: 11

Manager: Business Analysis and IT Service Delivery

Performed detailed requirements analysis, documented processes, defined scope and objectives of the applications for various clients in the banking and financial domain. Prioritized initiatives, scoped & gathered requirements, analysed and implemented them in the application processes.

- **Managed the application/production support (L1, L2 and L3), release management** as per ITIL by combining the Agile (Scrum) development / enhancements with KANBAN release cycles for a fortune 500 bank's merchant financing platform. This involved custom development using RAGE Frameworks proprietary BPM tool called RAGE.
- **Spearheaded the organisation's Production Support, Release Management, and IT Service delivery Portfolio** as per ITIL framework implementation - Provided value add by implementing various automations to drive continuous improvement and cost optimization.
- **Set up proactive and reactive monitoring systems** and led the practice & release management activities as a Release Manager and was also a part of Change advisory board (CAB).
- Led key projects including **American Express Merchant Financing (AFP), AmexOpen portal implementation, enhancements, and support for Amex.**

CAPGEMINI INDIA PVT.LTD, India | Apr 2010-Oct 2011

A Global leader in consulting, technology services and digital transformation

Senior Business Analyst

Gathered & defined business requirements through Joint application design (JAD) workshops, Interviews, Business process mapping, surveys, change management, etc., while managing the risks to improve business processes and translating the requirements into systems solution by preparing functional specifications while working as part of the core team.

- **Developed detailed business requirement documents** and **user stories** post understanding customer requirements.
- **Delivered high-quality documentation on current & future business processes** requirements and associated process workflows in line with best practice industry standards.
- **Led Key Projects including Pit Stop Transition (Credit Cards/Banking Domain) card promotions and offers for Discover Financial Services (DFS).**
 - **These projects were aimed to** enhance the Discover Credit card promotion & pricing services for Retail Customers by providing different interesting offers and explore business opportunities by providing facilities all over the world.

OTHER WORK HISTORY

IT Business Analyst | **ACTIVESOFT SOLUTIONS INDIA PVT.LTD**

Nov 2008-Apr 2010

EDUCATION TRAINING & CERTIFICATIONS

- **Executive Leadership Program – Innovation in Digital World** | London Business School | **Grade (O)**
- **MBA IT** | Pune University | **Grade Outstanding (O)**
- **Bachelor of Engineering – IT** | Swami Ramanand Teerth Marathwada University, Nanded. | **Grade (O)**
- **G42 CCA** | G42 Cloud Certified Associate | Cloud | **G42 Cloud UAE**
- **AWS CCP** | AWS Certified Cloud Practitioner | Cloud | **Amazon AWS**
- **PSPO** | Professional Scrum Product Owner | Agile | **Scrum.org**
- **CSPO** | Certified Scrum Product Owner | Agile | **Scrum Alliance**
- **CSM** | Certified Scrum Master | Agile | **Scrum Alliance**
- **CBAP** | Certified Business Analysis Professional | **International Institute of Business Analysis**
- **PMP** | Project Management Professional | **Project Management Institute**
- **ITIL** | Information Technology Infrastructure Library | **IT Service Management**
- **MS Office Expert** Certified | **Microsoft.**
- **DB2 9 Certified** | DB2 930 Fundamentals | **IBM**