

Komal Sikka

Senior Product Manager
Vice President, Barclays Noida

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Certified SAFe® 6 Product Owner/
Product Manager



Certified SAFe® 6 Agilist



DOMAINS

- BANKING

Credit Cards | Customer Servicing |
Liquidity & Treasury Management |
Digital Payment Experiences |
Consumer & Small Business Lending

- TELECOM

Digital Campaign Management |
Customer Segmentation

- TRAVEL

- ONLINE GAMING



WORK EXPERIENCE

SENIOR PRODUCT MANAGER | Vice President, Barclays

May, 2022 – Present | Noida

Contact Center Servicing Driving product focus for multiple products in Contact Center Servicing area, with a focus on digitization, agent productivity, and customer experience.

Key Initiatives

GenAI powered Customer Virtual Assistant

Driving the strategy and build for a Customer Virtual Assistant for automating most cost-bleeding journeys with a focus on call deflection, self-service, and digitization of customer servicing.

KYC Digitization & Transformation

Led the digitization and transformation effort for Credit Cards KYC by digitizing customer interface points, automating the agent desktop, and streamlining the customer document management process.

Key product metrics moved: Customer Response Rate from 7% to 58%, Approval Rate from 5.2% to 40%, and Turnaround Time from 45-60 days to 7 days.

Legacy Platform Modernization

As Business Analyst, led the requirements management for modernization of legacy Agent Desktop to a modernized, more efficient platform.

LEAD BUSINESS ANALYST | Assistant Vice President, Citi Corp India Services

March, 2020 – May, 2022 | Pune

Liquidity Management is a service that the bank provides to its Investment Banking customers, thereby allowing them to optimize interest on their checking/current accounts and pool funds from different accounts. Corporate customers can, therefore, manage the daily liquidity in their business in a consolidated way.

Key Initiatives

Real time Target Balancing (Multiple Banks)

Target balancing & Payments across accounts in multiple banks usually suffers with a critical problem of stale account balances. This initiative involved engaging with multiple Fintech partners in different geographies to receive real-time account balances and enable the bank to perform target balancing in the most efficient manner.

On-demand fund movement

Large-scale fund movements are usually pre-scheduled in the system. However, there are times when customers require immediate payments, while also wanting to track the intercompany loan positions and interest allocations real-time. This initiative provided the customers the ability to perform instant sweeps while utilizing the features of Citi liquidity systems at the same time.

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OTHER ACHIEVEMENTS

- Oracle Certified Java 1.6 Developer
- Oracle Certified SQL Developer, Advanced PL/SQL Developer
- 99 percentile** in NIIT All-India IT Aptitude Test
- Merit scorer among the **top 2%** throughout India

EXPERIENCE TIMELINE

CONSULTANT

Business Analyst;
UI Developer (Angular, NodeJS);
OSB Developer

Capiot Software Pvt. Ltd.
Jan, 2015 – Dec, 2016
Hyderabad | Mumbai

Senior Software Engineer

Java Developer

Accenture
Jan, 2014 – Jan, 2015
Hyderabad

Analyst Prog/Associate

Client Servicing Consultant;
Java Developer

Convergys
Jun, 2010 – Jan, 2014
Hyderabad

LEAD PRODUCT MANAGER – TECHNICAL | Mastercard (Payroll: PRI India IT Services)

March, 2019 – March, 2020 | Pune

Project Surya was a Pan-India B2B2C initiative to provide **APIs As A Service** to various partner banks, that would orchestrate the customer data from different sources, so that banks can provide more lucrative and efficient digital banking services to their customers.

Responsibilities

- Led the design of an orchestration service, which aimed to create efficient customer journeys by collaborating with partner issuers, third party payment processors, acquirers, and merchants.
- Co-setup a **new agile team** by establishing from scratch the E2E process of requirements intake, elaboration, development, test, and delivery.
- Conducted **Market Research and validation** (Focus Group Discussions with real users)
- Individual Contribution** – Product Roadmap & Strategy | User & Market Research | Go-to Market Strategy | Mastercard and Third-party Product Stakeholder Management | Backlog Management

BUSINESS ANALYST | Associate, JP Morgan Chase & Co.

December, 2016 – March, 2019 | Mumbai

Area: Credit Card Servicing

Key Initiatives

Voice Biometrics Authentication

- Led the effort for revamping the existing credential-based authentication and authorization mechanism to integrate the **Voice Biometrics** based authentication system into the Credit Cards customer servicing application.
- Microservice based architecture using new state technologies like Kafka & Cassandra
- Deliverables** – Requirements Traceability Matrix | Process Flow Diagrams | Use Case Diagrams | Requirement Epics | User Stories | Functional Specification Documents

DDA Mass Breach Management

During a mass-breach event, replaced the existing PIN based authentication mechanism with OTP based authentication with a quick turn-around time (Design to delivery in 25 days).

Slice – Credit Card Outstanding

Beta Functionality provided to Chase customers to be able to split high credit card outstanding into monthly payments at a lower APR.