

Nikhil Katiyar

Project Manager | Software Delivery Management | Digital Transformation | BFSI Domain | AI-Led Enterprise Solutions

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Professional Summary

Technical Project Manager with **9+ years** of experience delivering **enterprise-scale digital transformation programs** for Tier-1 banks across onboarding, accounts, cards, loans, branch automation, SME, remittance, and trade finance. Proven track record managing **\$2M+ annual portfolios**, leading **15+ cross-functional resources**, and driving measurable outcomes in cycle-time reduction, cost optimisation, and operational resilience across highly regulated BFSI environments.

Brings deep **BFSI domain expertise** — KYC/AML, STP, digital onboarding, compliance workflows — combined with strong **technical fluency** across BPM, ECM, integration, and cloud-AI platforms. Actively building applied capability in **enterprise AI solution design**: Gen AI, Agentic AI, RAG architectures, multi-cloud AI services (AWS Bedrock, Azure AI Foundry, Google Vertex AI), and AI agent orchestration frameworks (MCP, A2A). Complemented by hands-on personal AI projects demonstrating practical, production-grade AI application.

Core Competencies

Program & Delivery	Program planning, roadmap execution, milestone tracking, RAID management, dependency management, change control, executive reporting, stakeholder alignment
Technical PM	Solution architecture review, integration design, release governance, quality gates, SIT/UAT, go-live & hypercare, capacity planning
Agile & SDLC	Scrum ceremonies, sprint planning, backlog management, velocity tracking, Agile/Waterfall hybrid
Commercial & Ops	Portfolio & account management, budgeting & forecasting, SLA management, incident/problem management, vendor coordination
BFSI Domain	Digital onboarding (NTB/ETB), KYC/AML, cards, personal loans, SME, remittance/TT, branch automation, trade finance (LC/LG/BG), audit & compliance
Tools	Jira, Azure DevOps (ADO), Postman, JMeter, Selenium, dashboards & delivery metrics

Professional Experience

Project Manager / Group Lead

2023 – Present

Newgen Software Technologies Ltd., Dubai, UAE

- Own **end-to-end delivery** for a strategic BFSI account managing a **\$2M+ annual portfolio** (10% YoY growth), leading **15+ cross-functional resources** across product, engineering, QA, and support.
- Drive **enterprise program governance**: roadmap planning, RAID management, change control, sprint cadence, release readiness, and executive steering committee updates.
- Partner with business, risk, compliance, and operations stakeholders to deliver complex digital journeys across accounts, cards, and loan onboarding platforms.
- Led **transformation of 50+ enterprise workflows** supporting **3,000+ users** using low-code BPM integrated with ECM, CCM, OCR, and core banking systems.
- **Reduced onboarding turnaround from 5 days to nearly 1 day** through STP, real-time eligibility checks, and workflow automation — directly improving customer NPS and reducing operational cost.
- Delivered operational excellence with **1-day average SLA** on AMC tickets and executed multiple **zero-Sev1 production cutovers**.
- Automated court-order and compliance workflows, **eliminating manual email/Excel processing** and freeing **9 FTEs** while improving SLA adherence and auditability.
- Presented delivery metrics, risk posture, and transformation roadmaps to **C-suite and senior bank leadership**.

Development Team Leader

2021 – 2023

Newgen Software Technologies Ltd., Dubai, UAE

- Led delivery of digital banking workflows including cards servicing, remittance, trade license updates, and service requests on Newgen BPM platform.
- Managed a **12-member engineering team** delivering **60+ integration touchpoints** across core banking, channels, and third-party systems.

- Established delivery governance, quality gates, and release management practices, improving predictability and reducing post-go-live defects.
- Owned solution design reviews, non-functional requirements, SIT/UAT coordination, and production rollout planning.

Senior Software Engineer

2017 – 2021

Newgen Software Technologies Ltd., Noida, India

- Designed and built BPM workflows and Java-based services for banking platforms including onboarding, servicing, and compliance use cases.
- Handled production support, root-cause analysis, and performance optimisation across enterprise WebSphere/JBoss environments.

Selected Impact & Transformation Highlights

- **Loan TAT: 5 days → 1 day** — STP and real-time integrations eliminated manual touchpoints across RAKBANK's digital onboarding journey.
- **Personal Loan Processing: weeks → under 48 hours** — End-to-end digital workflow enabling instant eligibility checks and automated disbursement triggers.
- **9 FTEs freed** through compliance and court-order workflow automation — eliminating email/Excel-based manual processing.
- **Zero Sev-1 incidents** across multiple major platform upgrades and data migrations (iBPS 3.2 → 5.2, OmniDocs 8 → 11).
- **Compliance & audit readiness** improved through maker-checker controls, SLA governance, and end-to-end traceability across 50+ workflows.
- **\$2M+ portfolio** managed with 10% YoY growth — consistent delivery and client trust in a competitive BFSI technology market.

AI Projects

NikhilGPT — Personal AI Knowledge Agent

RAG | GPT-4o-mini | Pinecone | n8n | OpenAI Embeddings

webhook-hugger.lovable.app

Built a production-grade personal AI agent using **Retrieval-Augmented Generation (RAG)** architecture. Integrated n8n orchestration, OpenAI GPT-4o-mini, text-embedding-3-small, Pinecone vector database, and Google Drive as document source. Designed automated ingestion, semantic retrieval, response generation, session-based conversation memory, fallback-to-human workflow, and evaluation automation. Demonstrated practical application of RAG, embeddings, vector search, prompt engineering, conversational memory, and LLM evaluation — improving response grounding, reducing hallucinations, and enabling scalable knowledge retrieval.

nikhil-sprintly — Personal AI Productivity Agent

Agentic AI | MCP | Microsoft AI Foundry | n8n | Telegram | Supabase

nikhil-sprintly.lovable.app

Designed and built an AI-powered productivity and knowledge management system using Agentic AI, MCP, Microsoft AI Foundry, n8n, Telegram, Lovable, and Supabase. Implemented an **MCP server layer** exposing portal APIs as reusable AI tools — enabling agents to add tasks, retrieve overdue items, update story status, save notes/learnings, and generate dashboard summaries. Integrated **Microsoft AI Foundry agents** with MCP tools and web search to generate personalised morning digests with task priorities and topic-based news. Demonstrated enterprise-style AI agent architecture: agentic tool calling, multi-tool orchestration, human-in-the-loop design, scheduled autonomous agents, and contextual task retrieval.

AI Media Automation Portal

Agentic Workflows | Lovable | Supabase | n8n | YouTube API | HITL

aimediamatic.lovable.app

Built an AI-powered content automation platform for end-to-end media creation — from topic-based content discovery to YouTube publishing. Used configurable LOV-driven setup (Supabase master data), n8n orchestration, and AI agents for web scraping, content scoring, script generation, video generation, and upload. Implemented **Human-in-the-Loop approval flows** for idea approval, script review, video preview, and publishing control. Applied agentic workflow orchestration, AI-based content ranking, generative AI scripting, and HITL governance — reducing manual effort and improving content consistency at scale.

Technical Skills

BFSI Platforms	Newgen iBPS (3.0–5.2), NewgenONE, OmniDocs, CCM, OCR/ICR
AI Concepts	Gen AI, Model Tuning, RAG, Agentic Solutions, A2A, MCP, Enterprise AI Use-Case Framing, Agentic Architecture, MLOps, Token Optimisation
Google AI	Google Cloud Vertex AI Ecosystem, Vertex AI Search, Model Garden, Model Registry, Imagen, Veo, Google AI Studio, Google Antigravity, Contact Center Suite
Amazon / AWS	AWS EC2, Elastic Beanstalk, AWS Bedrock, AWS Lambda, AWS QuickSight, AWS SageMaker, Amazon Q
Microsoft / Azure	MS Azure, Microsoft AI Foundry, MS Foundry IQ, Azure DevOps
AI Tooling	n8n, Pinecone, Supabase, Lovable, Botpress, Dify.ai, OpenAI APIs, Telegram Bot API
Integration	REST APIs, Web Services, MQ, Axis2, Postman
Technology	Java/J2EE, C#, Spring Boot, SQL (Oracle, MS SQL Server)
Middleware	IBM WebSphere, JBoss
Testing	Postman, JMeter, Selenium

Education

Executive MBA (EMBA) , GPA: 3.65 SP Jain School of Global Management, Dubai, UAE	2022 – 2024
Bachelor of Technology, Computer Science , 72.36% Ajay Kumar Garg Engineering College, UP, India	2013 – 2017

Certifications

- Project Management Professional (PMP)
- Certified Scrum Product Owner (CSPO)
- Certified ScrumMaster (CSM)
- Professional Scrum Master I (PSM I)
- **AWS Certified AI Practitioner (AIFC-01)**
- **Microsoft Azure AI Fundamentals (AI-901)**
- **Kaggle: Google AI Agentic Engineering**
- Google Cloud Certified Generative AI Leader (GCP)
- MITxPro — Designing and Building AI Products and Services

Awards & Recognition

- Building Newgen Award (2026)
- Asian Banker Award (Team) — RAKBANK Implementation (2018)
- Gold Award — Digital Personal Loan Onboarding, RAK-BANK (2025)
- Silver Award — Disaster Recovery Setup Management (iBPS) (2023)
- Newgen Pinnacle Award (2021)
- High Five Award (2020)
- Pat on the Back Award (2017, 2018)

Client Portfolio

RAKBANK (flagship) | AI Masraf | ADCB Egypt | AI Rajhi Bank (KSA) | UBA Nigeria | QIC Qatar
| Raiffeisen (Bulgaria) | Ecobank (Ghana)

Leadership & Activities

Co-Founder, Open Source Software Research and Development Center (OSSRDC), AKGEC — built a student-led R&D centre that became one of the highest revenue-generating initiatives for the institution.