

ASHUTOSH PATHAK

TECHNOLOGY PROGRAM MANAGER | DELIVERY MANAGER | RELEASE TRAIN MANAGER

Enterprise Technology & Business Transformation | Agile & Waterfall SDLC Delivery | Release Train Management | Programme Governance & Financial Oversight | Senior Stakeholder Leadership

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PROFESSIONAL PROFILE

Technology Program Manager / Delivery Manager with 25+ years leading enterprise business and technology transformation across global financial institutions, including NatWest, Standard Chartered, DBS and Citi. Currently manages up to **45 professionals across five concurrent Agile delivery teams**, and owns full **SDLC governance integrating Agile and Waterfall ways of working** across matrixed, regulated organisations.

Operating model: owns **backlog prioritisation and value-based slicing**, coordinates **release trains** against agreed outcomes, aligns **Build and QA** to accelerate delivery, engages **Product Owners and end users early to fail fast** and resolve gaps quickly, and secures **SRE and production-support readiness** ahead of every go-live, while **retrospectives** drive continuous improvement release over release.

Combines hands-on delivery of large-scale technology and infrastructure programmes, including a current **Pivotal Cloud Foundry to AWS hybrid cloud migration** and an AI-agent automation platform that targets **70,000+ requests/month automated and a 50%+ FTE reduction**, with programme governance, budget ownership, vendor/third-party management and executive stakeholder leadership; AWS Certified AI Practitioner and AWS Certified Solutions Architect – Associate in progress.

CORE SKILLS & EXPERTISE

Program & Delivery Management: Program Management | Project Management | Delivery Management | Release Train Management (RTM) | SDLC Ownership | Agile | Waterfall | Hybrid Delivery Models | Backlog Management & Prioritisation | Value-Based Slicing | MVPs, Drops & Phased Releases | Programme-Level RAID | Risk & Dependency Management | Resource Planning | Delivery Governance | Delivery Assurance

Agile & Scrum: Scrum | SAFe Exposure | Sprint & PI Planning | Retrospectives & Continuous Improvement | Product Owner & End-User Engagement | Cross-Functional Agile Teams | Scrum Master (CSM Certified, Scrum Alliance, 2018) | JIRA | Confluence

Technology & Cloud Delivery: Hybrid Cloud Migration | AWS (EKS, VPC, IAM & Security Controls) | Kubernetes (Amazon EKS) | Pivotal Cloud Foundry (PCF) | Legacy-to-Cloud Migration | Technology Stack Modernisation (Java, Spring Boot, Node.js/NPM, Camunda) | AI-Enabled Transformation | AI Governance & Assessment | Responsible AI

Quality, Release & Production Readiness: Build & QA Alignment | Test Completion & UAT | Release Governance | Go/No-Go Governance | SRE & Production Support Readiness | Security Vulnerability Assessments | Architecture Governance

Financial & Commercial Management: Budget Forecasting & Financial Oversight | Business Case Ownership | Benefits Realisation | Vendor & Third-Party Management | Contract & SOW Oversight | Cost Optimisation

Stakeholder & People Leadership: Executive & Senior Stakeholder Management | Cross-Functional Team Leadership | People Management (45+ Professionals) | Steering Committee & Portfolio Reporting | Global, Matrixed Organisation Leadership

Regulated Industry & Compliance: Financial Services | Banking | Regulatory Change (FATCA, CRS, GDPR/ePrivacy) | AML, Sanctions & Fraud Risk | Audit & Regulatory Governance (MAS, RBI, Internal Audit)

PROFESSIONAL EXPERIENCE

NatWest Group | Director / Programme Manager, Business & Technology Transformation

Commercial & Institutional Banking, Customer & Trading Operations | December 2023 – Present | London, United Kingdom

- Lead **5 concurrent Agile feature/scrum teams (~45 professionals)**, with 3 on the legacy Servicing Business Platform (ePrivacy, Change of Address, Business Banking Mandates) and 2 on the strategic platform (Customer Data Transformation, Strategic Mandates), each team made up of a BA, 4-5 engineers, 2 QAs and a Scrum Master.
- Own **SDLC delivery governance end-to-end**: backlog prioritisation, release train coordination, Build/QA alignment; maintain **release governance and production readiness** (security assessments, architecture approvals, test completion) and coordinate third-party vendors (Equifax, Mitek) for eKYC/AML integrations.
- Directing the **end-to-end hybrid cloud migration** of the Servicing Business Platform, modernising the Java, Spring Boot, Node.js/NPM and Camunda stack, then migrating from Pivotal Cloud Foundry to AWS (VPC design, Amazon EKS compute, phased journey-based cutover) across Cards Onboarding, Additional Accounts, Payments and Cheques.
- Leading migration of Mandates**, an already-live, high-volume servicing journey processing approximately **730 requests a day** (roughly 6,000 to 7,000 over a two-week period) across Business and Commercial Banking, supported by a team of around 73 people, from two fragmented legacy platforms onto **Sirius Business Platform 2.0**, a single unified, AI-enabled platform on AWS. Migration is phased incrementally (GBS single-party, GBS multi-party, Commercial Banking incorporated, all Commercial Banking flows, then Business Banking), with no data migration between platforms and legacy systems decommissioned once complete.
- Directs the platform's agentic validation architecture: **Amazon Bedrock AgentCore** hosts a deterministic rules engine alongside LLM-powered agents (business-name matching, persona mapping) built on the **Strands** framework and powered by **Claude Sonnet**, with data-loader agents integrating UK Charity Commission, Scottish Charity Register and FCA data. Adopted **Orion** (document extraction) and **Selene** (signature comparison) as the platform's strategic reusable AI services.
- Designed a **two-tier automation model**: full straight-through processing for incorporated companies, based on signature verification and automated Companies House lookup, and automation up to a final human review for unincorporated companies.

This is engineered to extend platform-wide across all servicing journeys, targeting **70,000+ requests a month automated** and a **50% + reduction in FTE requirement**.

Tata Consultancy Services (TCS) | Project Manager / Release Train Manager, Customer Identification Management (CIM), Commercial & Institutional Banking

February 2022 – December 2023

- Led delivery of the foundational **Customer Identification Management (CIM)** capability, establishing services to determine whether an individual or legal entity already held an existing relationship with the bank, and to create and manage unique **Party IDs** for primary legal entities and associated/related parties (directors, beneficiaries and other relationships).
- Linked Party IDs to corresponding **Legal Entity IDs and CIN/BIN** across source systems, and supported creation of records within the strategic **Party DB**, coordinating Business, Product, Architecture, Engineering and Data teams as **Project Manager and Release Train Manager (RTM)**.
- **Transformation outcome:** established a reusable customer identification capability answering who a customer is, what parties are associated with them, and how those parties relate to one another, laying the foundation for richer relationship and hierarchy capabilities.

Standard Chartered Bank | Executive Director / Programme Manager, Technology & Innovation

May 2015 – February 2022 | Singapore

- Directly managed four concurrent technical programmes (CRA, FATCA/CRS, ESG, BPSI); directed a global transformation portfolio exceeding **USD 60 million** supporting more than 20 million clients, including modernisation of the Client Risk Assessment Engine toward open-source/AWS infrastructure. Owned budgets, vendor SOWs and audit closure involving MAS, RBI, EY, KPMG, Navigant and internal audit.

DBS Bank | Senior Business Analyst / Transformation Lead, Institutional Banking

February 2012 – May 2015 | Singapore

- Built and specified **OSCA**, a credit rating platform for DBS's Bank Model (rating bank and financial-institution counterparties) under the Risk Management Group, integrating a separate rating computation engine (**CSM**, built on Tibco BusinessWorks), external financial-statement spreading via **MRA**, and external agency ratings (Fitch, Moody's, S&P) via **GCS** and DSG feeds keyed on GCIN.
- Personally authored the detailed UI and workflow specification (RM-facing mockups, v3.0) for a seven-tab rating workflow: pre-processing, Initial CRR financial and non-financial (25 qualitative factors, 5 requiring mandatory RM commentary), Early Warning Signals, Specific Default Indicators, Supported CRR (with government and parent support-matrix logic), and final Adjusted CRR incorporating external agency ratings and RM override commentary.
- Over roughly a year, rewrote the entire Facility Risk Rating specification to migrate from a Foundation (FIRB) to an Advanced (AIRB) Internal Ratings-Based model, recomputing LGD, PD, EAD and RWA parameters.
- Took the capability through build, SIT, UAT and business go-live across a **USD 7.5 million** MAS-aligned portfolio spanning six Asian markets.

Citibank | Transformation Functional Lead, Global Customer Repository

October 2010 – February 2012 | Singapore

- Led functional transformation for a **USD 30 million** Global Customer Repository programme across 26 countries, establishing a trusted golden-customer-record capability across businesses, products and platforms.

ABSA Bank | Business Analyst, Banking Transformation

October 2009 – August 2010 | Johannesburg

- Supported Flexcube core-banking re-platforming and data migration across Tanzania and Mozambique, from solution development through testing, UAT and implementation.

Citibank, Nordics | Business Analyst, Digital / eCommerce Banking, Cards & Unsecured Lending

May 2008 – August 2009 | Stockholm, Sweden & India

- Owned functional requirements for pre-login and authenticated digital servicing journeys for Credit Cards and Unsecured/Personal Loans across **Sweden, Norway, Denmark and Finland**; defined MFA and data-security requirements, and independently coordinated UAT and go-live validation across all four Nordic markets.

Earlier Career | Deutsche Bank | ICICI Bank | Standard Chartered Bank (India) | Ajuba Solutions

May 2001 – May 2008

- Built the foundation of a 25+ year banking career across operations, customer servicing and technology-enabled change, developing front-to-back banking process and platform knowledge that underpins current programme and delivery leadership.

EDUCATION & CREDENTIALS

- Bachelor of Engineering, University of Mumbai
- Certified ScrumMaster® (CSM), Scrum Alliance, 2018
- Agile & Scrum in Practice, training completed (2018)
- PMP training, 36 PDUs earned (2015)
- AWS Certified AI Practitioner (AIF-C01), in progress
- AWS Certified Solutions Architect, Associate level, in progress