

LOVISH MEHTA

BFSI Digital Project & Delivery Management (Agile-led Banking Platforms | Current Account Onboarding | Loan Origination Systems | FinTech Product Delivery) | Certified Scrum Master – Scrum Alliance

Drive impactful project outcomes by utilizing extensive expertise in managing digital solutions tailored for the Banking, Financial Services, and Insurance sector, while fostering innovation and efficiency.

+91- 8814000130

lovish1998@gmail.com

linkedin.com/in/lovish-mehta

PROFILE SUMMARY

- BFSI Digital Project & Delivery Management professional with 6.5 years of experience driving **digital transformation** initiatives across Current Account Onboarding, Loan Origination Systems, and enterprise banking platforms.
- Expertise in **Agile Delivery** and end-to-end project execution, managing complex integrations involving CKYC, PAN, AML & core banking systems.
- Proficient in **Stakeholder Management** and cross-functional leadership, ensuring seamless collaboration across business, product, technology, and QA teams.
- Strong background in **Project Governance**, including BRD, FRD, SRS, UAT, risk management, dependency tracking, and release planning.
- Recognized for **Process Optimization** and delivery excellence, enhancing operational efficiency, reducing defects, and improving digital customer onboarding experiences.

WORK EXPERIENCE

Decimal Technologies, Gurgaon | Jan 2020 – Present
Intern → Associate Technology 1 → Software Engineer → Sr. Software Engineer → Assistant Project Manager

- Spearheading the comprehensive management of the digital Current Account onboarding journey, ensuring all aspects of the project align with strategic business goals and regulatory requirements.
- Coordinating complex integrations with various banking systems, including CKYC, PAN, and AML, to facilitate a seamless onboarding experience for customers.
- Leading sprint planning sessions, managing user acceptance testing (UAT) processes, and ensuring timely production releases to meet project deadlines and stakeholder expectations.
- Serving as the primary point of contact for bank stakeholders and internal teams, fostering effective communication and collaboration to drive project success.
- Defining and refining loan workflows, credit decisioning processes, and role-based access control (RBAC) models for the Loan Origination System, ensuring adaptability and compliance across various banking environments.
- Ensuring the creation and maintenance of comprehensive documentation, including Business Requirement Documents (BRD), Functional Requirement Documents (FRD), Software Requirement Specifications (SRS), and UAT documentation, to support project transparency and accountability.
- Implementing agile methodologies to enhance project delivery efficiency, utilizing tools such as Azure DevOps for sprint governance and progress tracking.
- Analyzing project risks and developing mitigation strategies to address potential challenges, ensuring project continuity and stakeholder confidence.

Achievements:

- Spearheaded the implementation of a comprehensive risk management plan for the Loan Origination System project, which successfully mitigated potential delays and ensured on-time delivery, achieving a project completion rate.
- Enhanced operational efficiency by implementing process optimization strategies that reduced defects in the onboarding journey leading to improved customer satisfaction scores.
- Successfully improved the onboarding turnaround time for Current Accounts significantly enhancing customer satisfaction and operational efficiency.
- Recognized with the Transformer Award for exemplary leadership in project delivery and team management, showcasing a commitment to excellence in all project endeavors.
- Achieved the Top Gun Award for consistently high performance over a period of more than two years, reflecting dedication and commitment to project success.

PROJECTS

Canara Bank – Current Account Digital Onboarding (Ongoing)

- Own end-to-end delivery of the digital Current Account onboarding journey across multiple banking channels
- Manage integrations with CKYC, PAN validation, AML systems, and internal core banking platforms
- Drive sprint planning, backlog grooming, UAT coordination, and production release cycles

CORE COMPETENCIES

Digital Banking Solutions	Regulatory Compliance
Financial Services Innovation	People Management
Cross-Functional Team Leadership	Process Optimization Techniques
Risk Management Frameworks	Project Lifecycle Management
Agile Transformation	User Experience Design

EDUCATION

- B.Tech. – Computer Science, CGC Landran (PTU) 2020

- Act as primary SPOC for bank stakeholders, ensuring alignment across business and technical teams
- Ensure timely resolution of dependencies and production issues impacting customer onboarding flows

Kotak Mahindra Bank – CA, Financial Inclusion & DigiFarm

- Managed assisted and self-service Current Account onboarding journeys across multiple digital platforms
- Led sprint governance, tracking, and delivery execution using Azure DevOps
- Prepared impact analysis reports, release documentation, and risk assessment frameworks
- Improved onboarding efficiency and reduced operational turnaround time through structured process optimization initiatives
- Coordinated effectively with cross-functional teams across product, technology, QA, and business operations

Muthoot FinCorp (MFL) (Ongoing)

- Led end-to-end project management for Muthoot FinCorp (MFL) to deliver a tailored Product-as-a-Service solution, integrating an API Gateway in alignment with client requirements through cross-functional collaboration and Agile delivery practices.

Gyanbharatam – PMO & Ministry of Culture Initiative (Ongoing):

- Serving as Project Manager for the web and mobile application development of a flagship initiative focused on the digitization, preservation, and accessibility of India's historical manuscripts, overseeing end-to-end project delivery and stakeholder coordination.

NUCFDC – Loan Origination System (LOS)

- Manage delivery of a configurable, bank-agnostic Loan Origination System platform
- Define and validate loan workflows, credit decisioning rules, and role-based access control (RBAC) models
- Lead requirement finalization workshops and translate business requirements into detailed functional specifications
- Oversee sprint execution, dependency tracking, and end-to-end release planning across cross-functional teams
- Ensure comprehensive documentation including BRD, FRD, SRS, and UAT artefacts for compliance and audit readiness

Credsure – Digital Insurance & Credit Platform

- Owned complete project lifecycle from requirement gathering through to production deployment
- Translated business requirements into structured system workflows and detailed technical documentation
- Managed sprint execution using Jira, ensuring consistent and timely delivery across multiple modules
- Coordinated across development, QA, and business stakeholders to enable smooth and controlled release cycles

Karyakarta – Media Application | Sub-K & Other BFSI Platforms

- Delivered an end-to-end B2C media application (Karyakarta) within an aggressive 3-month timeline
- Defined user journeys, sprint milestones, and release plans, ensuring timely delivery through disciplined Agile execution and strong stakeholder alignment
- Supported development of mobile and web-based financial journeys (Sub-K) using low-code platforms, optimizing lead management workflows to improve journey completion rates and reduce defects
- Contributed to proof-of-concepts (POCs) and internal innovation initiatives for BFSI product enhancement

AWARDS

- **The Transformer Award** – Recognized for leadership in team and project delivery excellence
- **Top Gun Award** – Consistent high-performance delivery across 2+ years
- **Spotlight Award** – Recognized for training, mentoring, and knowledge-sharing contributions

TECHNICAL SKILLS

- **Project Management:** Agile, Scrum, Sprint Planning, WBS, Risk & Dependency Management
- **Documentation:** BRD, FRD, SRS, Impact Analysis, UAT Coordination
- **Tools:** Azure DevOps, Jira, Confluence, MS Excel, Figma

CERTIFICATIONS

- Certified Scrum Master – Scrum Alliance
- Business Analysis & Process Management – Coursera
- IT Project Management – Udemy