



Udit Marwah

An accomplished professional targeting to leveraging extensive expertise in providing valuable leadership in End-to-End Operations Management in International Payments Operations, Transaction monitoring, Process Transformation & Customer Service; strategizing and facilitating business transitions & quality initiatives to realize bottom-line Operational Results; targeting Senior-level assignments with organizations of high repute.

CONTACT



uditmarwah@rocketmail.com



+91-8800445520



Ghaziabad

CORE COMPETENCIES

- Strategic planning & Implementation
- Operations Management
- Process Enhancement & Quality Assurance/ Robotics Implementation/ Automation
- Process Transition
- Payment Processing systems
- Branch and Internal Reconciliation
- Client onboarding Risk Assessment
- Periodic KYC review & remediation
- Recruitment Lifecycle Management- Client & In-house
- Cost-saving Initiatives
- Risk Assessment & Mitigation
- Transaction Monitoring
- Cross-functional Coordination (Global Team Interfacing)
- Training & Development
- Team Building & Leadership

PROJECTS

- End-to-end facilitator for migration of 50+ FTEs from Cardiff to Noida in Barclays
- End-to-end facilitator for transitioning 90 roles in NAB India

PROFILE SUMMARY

- Offering over 12+ years of rich & diverse experience in spearheading Operation Management, Process Improvement & driving innovation, End-to-End Business Transition, Project Management, Digitalization, People/Stakeholder Management, & Customer Service Management
- Directing Payment Operations at **National Australia Bank**, Gurugram as an Associate Vice President, managing a diverse team of professionals to guarantee efficient failed transaction investigation with processing at Day 1 & Day 2, in line regulatory requirements with prior experience in managing Disputes segment of the bank for Digital payments.
- Prior experience with **Barclays Global Service Centre Pvt. Ltd.**, Noida headed various projects; garnered cultural insights by working with the teams Globally.
- Functional expertise in Commercial cards & loans, Transaction monitoring for Fraud Operations, Merchant Acquiring and issuing, Disputes management & International Payment Investigations (Inwards & Outwards)
- Excellence in driving **integrated operations management** along with workforce planning, skill management, training & development with a key focus on accomplishing top and bottom-line profitability, cost savings, and quality deliverable within a stipulated TAT
- Career success in leading customer service excellence by structuring a **strategic roadmap** and effectuating ground-level implementation
- Excellence in conducting **Root Cause Analysis**, finding improvement possibilities, understanding the requisitions, creating SOPs, driving Change Management, representing the findings through dashboards, monitoring the progress, Grace & Risk Event management and taking care of the necessary documentation
- **Strategic leader** with experience in identifying quality issues in the assigned process; suggesting **course-corrective actions** by **coordinating with the stakeholders**
- **Strong project management, implementation, analytical and training skills that have resulted in repeated success in guiding sizeable, cross-functional teams in the implementation of cutting-edge solutions & best practices**
- Possess excellent **capacity planning skills**; impeccable record of **completing various transitions, motivating teams** that excel in delivering business value with **high morale & low attrition; recruiting, leading, training and monitoring** the team members for maintaining excellence in the service operations
- Proven experience in KYC due diligence and quality checks for onboarded clients, ensuring adherence to AML regulations and enhancing complaint outcomes.

NOTABLE ACCOMPLISHMENTS



Successfully transitioned Complaints team with c5 FTEs from UK to India acting as the trainer and supported the team when required

Transitioned various processes throughout the career span including:

- 2 projects on creating capacity within existing HC through innovation resulting in SLA reduction from 4 days to same thus improving overall customer experience and therefore leading to **reduction of ~2 FTEs**.
- Multi-skilling colleagues across the LOB and making Commercial Card business 1 stop shop thus improving customer experience with the bank and leading to **a reduction of 3 FTEs**

PERSONAL DETAILS

- **Languages Known:** English & Hindi
- **Address:** Exotica Elegance Society Ahinsa Khand 2, Indirapuram Ghaziabad, 201014-UP

- **3 Successful transitions with 14 FTEs, 25 FTEs & 9 FTEs** from NAB AU to NAB India, with end-to-end support during recruitment, onboarding, training, driving effective production within team to build SME capability in NAB India.

Propelled multiple process enhancement projects such as:

- 1 process improvement projects that lead to improved Payments Failures thus driving culture of Customer Obsession

Led Innovation and automation:

- Introducing email/SMS functionality for retail loan details in the business resulted in better customer experience and reduction of call volume by 7% into contact center.
- Driven continuous improvement with team thus generating 33+ improvement ideas within short span of 13 months where 60% are under implementation.

Conferred with multiple awards & accolades throughout the career span:

- Stood out as Barclays Global Citizenship Runner-up in 2021
- 4 Barclays Global Recognition Awards for Value Service Excellence & Integrity
- Rated outstanding in 2016 & 2019
- Best Team Award for Q2 2025 for driving efficiency, effective WIP reduction and reducing overall TAT from 21 to 15 days in Day 2 Payment investigation.

Implemented Robotics during my tenure with Barclays

Driven various Citizenship events at Site level

WORK EXPERIENCE

Since June'23: NAB Innovation Centre of India Pvt. Ltd., Gurugram

Key Result Areas:

- Heading a team of 20+ FTEs with a mix of Team leader, Analysts and Senior associates, directing payment operations for cross currency international payments at Day 1 processing and completing investigation for Day 2 payments, communicating via Swift network.
- Comprehensive management of inward & outwards payments, ensuring compliance, efficiency, and accuracy in value processing & timely resolution of exceptions ensuring seamless transaction flow and adherence to financial regulations.
- In depth knowledge of payment reconciliation processes, with oversight of Nostros & Vostro bank account for the bank
- Strategizing day-to-day business functions for operational excellence; directing resource deployment via capacity planning and monitoring daily operations to enhance productivity; working towards the achievement of monthly production numbers within TAT & quality parameters; preparing process document for easy pick over of business; mapping and tracking Critical success factors via report analysis
- Utilized latent capacity in the team to pick more tasks and manage international payment investigations end to end
- Mentoring and developing talent, providing structured training and career development opportunities for team members.
- Supported in designing macro-based automation to improve efficiency and accuracy thus reducing TAT from 5 days to same day and 25% reduction in manual tasks.
- Migrating processes for alleviating operational risk and elevating performance excellence for enhanced customer satisfaction & cost optimization
- Framing work direction & plan for associates after assessing capabilities, preparing & presenting various business reviews
- Strong adherence to NAB's risk frameworks to mitigate financial and operational risks, ensuring zero integrity issues and no financial impact from risk events.
- Active involvement in managing regulatory compliance, managing BCP, audit preparedness, and successful completion of internal and external audits with satisfactory results.
- Proficient in key payment systems like Swift Alliance network, GPI tracker & Pega Workflow.

May'14-May`23: Barclays Global Service Center Pvt. Ltd., Noida



Growth Path:

May'14-Apr'17

Apr'17-Sep'19

Sep'19-Aug'20

Aug'20-Dec'22

Jan'22-May'23

Process Advisor-
Retail Banking

Team Leader
Retail Banking

Team Manager –
Retail banking – Voice
& Chat Operations

Team Manager -
Fraud Detection &
Investigation

Operations Manager
– Merchant
Onboarding and KYC

Key Result Areas:**KYC, Transaction Monitoring, Customer Services & Operations Management**

- Spearheading process transformation, transitioning, & improvement initiatives for identifying & plugging in the loopholes
- Transaction monitoring within Fraud Operations – Detection and investigation, flagging possible fraud, account take over and detecting Fraud in credit card segment of the bank
- Strategizing day-to-day business functions for operational excellence; directing resource deployment and monitoring daily operations to enhance productivity; working towards the achievement of monthly production numbers within TAT & quality parameters; preparing organization structure and Escalation Matrix; mapping and tracking Critical success factors via report analysis & robotics process introduction.
- Analyzing Fraud trends, fortnightly brainstorming coaching sessions with team to discuss fraud trends, applying chargebacks and monitoring account for effective recovery of Fraud transactions.
- Migrating processes for alleviating operational risk and elevating performance excellence for enhanced customer satisfaction & cost optimization
- Framing work direction & plan for associates after assessing capability, preparing & presenting various performance reports.
- Conducted KYC checks and documentation reviews for clients already onboarded, focusing on periodic refresh and remediation of existing customer profiles, including complex entity types
- Ensured compliance with internal policies and global AML/CTF standards by validating identification & beneficial ownership. Worked closely with risk and compliance teams to escalate potential red flags and ensure timely resolution of KYC Gaps.

Client Service Management

- Leveraging a client-centric approach by mapping client's requirements, identifying improvement areas and implementing measures to maximize customer satisfaction levels
- Contributing as the escalation gateway; maintaining the escalation resolving metrics; providing value-added solution services
- Setting out quality standards for various operational areas to achieve exceptional results in CSAT/NPS Scores

People & Performance Management

- Acting as the SPOC for all learning advisors & stakeholders; managing multiple value-based sessions & offerings
- Establishing SOPs, frameworks & standards through the acquisition of the right talent, motivating & guiding teams in achieving goals, consistently tracking performance and ROIs
- Developing training programs using a combination to meet specific organizational objectives
- Restructuring teams within the organization
- Playing a strategic role in supervising assessment center for promotion and different levels of programs for managing learning cycle of employees

HIGHLIGHTS

- Managed Info-sec Audits, ISO Audits & compliance audit for business
- Go-To person in the business across onshore & offshore for all business-related queries, share insights with stakeholders, worked closely with process owners and operations to drive process improvement.
- Worked with the Service management team to create service agreement with the help of legal team, reviewed service agreement and worked on all business SOPs as part of only SME in the business
- Successfully transitioned Business from Voice to Chat & Back Office in close collaboration with product owners
- Monitor performance for all team members and provide weekly updates on performance levels to address administrative issues arising out of day-to-day work
- Created and owned a business resilience plan
- Worked closely with leads from the operation rigor team to drive risk & control agenda for transformation
- Supported Global analytics team with identifying recent fraud trends in the UK banking market
- Monitored transactions & reviewed customer claims/disputes using the internal system and analysis of the account
- Kept the OM updated of any developments relating to the performance of the team, updates received, or any queries from Business owners
- Prepared reports (ad-hoc/BAU) periodically to be sent to the Business Owner's resource planning with the workforce management team

Certifications

2023-
2024

CQIB Certification & AOM Practitioner Level 1 Certification

EDUCATION

2011-
2014

B.Sc. from Delhi University, India