

Contact

www.linkedin.com/in/komalsikka
(LinkedIn)

Top Skills

AI PM

AI Product Management
SAFe

Languages

Punjabi (Native or Bilingual)

English (Full Professional)

Hindi (Native or Bilingual)

Bahasa Indonesia (Limited Working)

Certifications

Certified SAFe® 6 Product Owner/
Product Manager

Corporate Finance

Certified SAFe® 6 Agilist

Introduction to Open Banking

Oracle Certified Professional, Java
SE 6 Programmer

Honors-Awards

All India Aptitude Test Merit Ranker

Komal Sikka

Product Management | Fixer of Broken Processes | Because Good
Tech Deserves Great Strategy | Financial Services Specialist
Gurugram, Haryana, India

Summary

I'm not your typical Product Manager - I'm the one you call when the problem feels too tangled, the team feels too stuck, or the product feels like it's just... meh.

Over the last 15 years, I've worked across Investment Banking (Treasury Services), Credit Cards, Lending, and Digital Experiences with some of the world's top financial giants. I've led large-scale product transformations, transitioned teams from waterfall to agile, reimagined customer journeys, and built products that quietly do their job so well people forget they were ever broken!

But titles and bullet points don't tell you what drives me.

What lights me up is the thrill of connecting dots others don't even see.

It's the magic moment when a customer pain point turns into a solved use case.

It's crafting a strategy that doesn't just work on paper - but gets buy-in from engineering AND makes a business stakeholder nod in relief.

I bring tech know-how, business empathy, and a fierce bias for action. But more than anything, I bring ownership.

If it's broken, I will fix it. If it's stuck, I'll figure it out. And if it hasn't been done before? EVEN BETTER!

Looking to build something real? I'm all in.

Experience

Barclays

4 years 1 month

Vice President, Senior Product Manager
October 2025 - Present (8 months)

Gurugram, Haryana, India

Building Agentic AI based financial servicing assistant!

Assistant Vice President, Product Owner

April 2024 - October 2025 (1 year 7 months)

Noida, Uttar Pradesh, India

Driving the transformation of legacy credit card servicing and banking platforms into seamless, customer-first digital experiences.

Key Outcomes:

- Led the design and implementation of a digital communication and document management solution that transformed paper-heavy KYC processes, resulting in a 50% increase in customer response rate and a 35% lift in credit card application approvals, and review time cut from 60 days to 2-3 days.

Assistant Vice President, Business Analyst Lead

May 2022 - March 2024 (1 year 11 months)

Noida, Uttar Pradesh, India

Leading Business Analysis function for Credit Cards Assisted Servicing encompassing Customer Care, IVR, Collections, and Digital Support Channels

Citi

Assistant Vice President, Lead Business Analyst/Technical Product Owner

March 2020 - May 2022 (2 years 3 months)

Pune, Maharashtra, India

Led initiatives in liquidity and cash concentration solutions for Investment Banking clients, specializing in optimizing global cash management operations. Delivered enhanced liquidity management capabilities, contributing to faster reconciliation cycles and optimized cash utilization for global clients.

Subject Matter Expertise:

- > Global Target Balancing & Cash Concentration
- > Real-Time Multi-Banking Target Balancing
- > Interest Reallocation

Mastercard

Lead Product Manager - Technical

March 2019 - March 2020 (1 year 1 month)

Pune, Maharashtra, India

Built a digital payments platform to empower banks in delivering enhanced customer experiences, with a focus on API-driven innovation.

- Designed end-to-end customer journeys and facilitated focus group insights.
- Led API architecture and developed detailed process flows.
- Owned agile backlog management across cross-functional teams.

JPMorganChase

Associate, Business Analysis/Technical Product Owner

December 2016 - March 2019 (2 years 4 months)

Mumbai Area, India

Worked on the Customer Care Agent Desktop platform, leading critical initiatives to enhance security, streamline operations, and modernize the customer servicing experience. Contributed to a measurable reduction in average call handling times and enhanced customer authentication success rates.

Key Initiatives:

- Implemented Voice Biometrics to enable secure, frictionless customer authentication.
- Rolled out One-Time Password (OTP) integration to strengthen digital security protocols.
- Led modernization efforts for legacy applications to improve agent efficiency and system resilience.

CAPLOT Software

Consultant

January 2015 - November 2016 (1 year 11 months)

Mumbai Area, India

Accenture India Services Pvt. Ltd.

Senior Software Engineer

January 2014 - January 2015 (1 year 1 month)

Hyderabad Area, India

Convergys

Associate Software Developer

June 2010 - January 2014 (3 years 8 months)

Defence Research and Development Organisation

Scientist Intern

January 2010 - June 2010 (6 months)

New Delhi Area, India

Education

Great Lakes Institute of Management

PGP-PMA, Product Management & Analytics · (February 2022 - September 2022)

GrowthX

Product Management, Growth [GX5] · (July 2021 - October 2021)

Birla Institute of Technology and Science, Pilani

Master of Business Administration (MBA), Consultancy Management · (2016 - 2018)

Punjab Technical University

B.Tech, Computer Science · (2006 - 2010)

Neo Convent Sr. Sec. School (New Delhi)

Science (Non-medical) · (1992 - 2006)