

Kiran Joshi

Enterprise Technology Leader • AI & Digital Transformation • Banking & Financial Services

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SUMMARY

- A results-driven **Enterprise Technology Leader** with 15+ years of cross-functional experience delivering strategic digital transformations across Banking, Insurance, and Energy sectors in the UAE, India, and Saudi Arabia.
- Drives **business excellence** by translating complex business requirements into enterprise IT solutions — from architecture and design through delivery and production — with full accountability for quality, timelines, and outcomes.
- Regularly engages and presents to **C-level and EXCO stakeholders** at Commercial Bank of Dubai, aligning technology strategy with organizational priorities and communicating programme impact to senior leadership.
- Pioneering **Agentic AI adoption** in the GCC financial sector — selected for a bank-funded AI programme, winning the Best Presentation Award, and independently building an AI-powered operational platform.
- A **people leader** who actively mentors engineers, runs knowledge-sharing sessions, and builds high-performing teams — fostering a culture of continuous learning, innovation, and engineering excellence.
- **Forward-focused technology strategist with TOGAF 9 certification, deep BPM and ESB expertise**, and a track record of conceiving and delivering two software products independently from ideation to production.
- Combines rare depth across **hands-on engineering, enterprise architecture, and strategic leadership** — equally effective in the boardroom and in the codebase.

EXPERIENCE

Group Leader, Enterprise Applications Commercial Bank of Dubai | Nov 2022 – Present | Dubai, UAE

Commercial Bank of Dubai

11/2022 - Present Dubai, UAE

Commercial Bank of Dubai is a leading UAE bank serving corporate and retail customers across the full spectrum of banking products and services. Leading a cross-functional enterprise unit of **20-30** engineers, vendors, and analysts — owning **end-to-end delivery** across **5-10 mission-critical** banking applications, with regular engagement with **C-level and EXCO stakeholders** on programme strategy and outcomes.

- **BPM Platform Migration** — Spearheaded the bank-wide **migration of a mission-critical BPM platform** across a live production environment — delivering **zero downtime** and **25% faster workflow processing** across all business units.
- **Enterprise Workflow Ownership** — Own the full delivery lifecycle of enterprise workflow solutions bank-wide, governing enhancements and net-new capability delivery across critical business processes. Lead a multi-vendor team of 15 in day-to-day execution, bridging business requirements with technical delivery and maintaining alignment with CBD's enterprise architecture standards.
- **Data Control Reconciliation (DCR)** — Architected and own the enterprise reconciliation platform responsible for maintaining ledger integrity across CBD's banking systems. Integrates with multiple source systems to surface outstanding balances and trigger proactive alerts — enabling operations teams to identify and resolve discrepancies before they escalate into financial or compliance risk.
- **Enterprise IAM — Digital Identity Transformation** — Leading a strategic enterprise IAM transformation, onboarding **13 surrounding applications** onto a unified identity platform. Automated end-to-end **Joiner-Mover-Leaver (JML)** processes and role provisioning/de-provisioning — eliminating a previously manual, multi-application workflow and reducing identity operations to a **single-approval interaction**, significantly cutting processing time and audit risk.
- **Agentic AI Platform** — Independently designed, built, and deployed CBD's first internal AI-powered operational platform, enabling automated workflow monitoring and real-time decision insights across enterprise systems — reducing manual tracking effort and accelerating operational response times.
- **Statement Engine** — Governing compliant statement generation across **Cards, CASA, and VAT** business units, maintaining SLA adherence for customer-facing communications
- **Observability & Executive Reporting** — Architected a custom AppDynamics monitoring plugin for real-time visibility across 20 application instances, and delivers Power BI dashboards equipping senior leadership with live insights across programme delivery, demand, and capacity.

Principal Architect OpenText Technologies Pvt. Ltd. | Mar 2019 – Oct 2022 | Hyderabad, India

OpenText Technologies Pvt. Ltd.

03/2019 - 10/2022 Hyderabad, India

OpenText is a global leader in Business Process Management, delivering an integrated Information Management platform used across enterprise banking, finance, retail, and aviation sectors.

Architecture Governance — Served as architecture authority across all client engagements, applying TOGAF 9 principles to ensure alignment with enterprise standards and regulatory requirements.

- **Envisioned and delivered Flipper** — a greenfield vendor invoice management product — as sole architect and product owner, leading a team of 5 from ideation through production. Owned all architecture decisions, client integration design (OpenText-SAP), and full delivery accountability.
- **North American Finance Client** — Served as sole architect and engagement owner for a critical enterprise platform implementation, owning the full lifecycle from estimation and architecture through delivery and post-go-live support. Led a team of 3, managing client communication, regulatory alignment, and all technical delivery accountability.
- Additional client engagements across **North American retail** and **aviation sectors**, owning end-to-end architecture and reporting platform delivery.

EXPERIENCE

Architect & Team Lead Darkhorse Digital Solutions Pvt. Ltd. | Apr 2010 – Mar 2019 | Hyderabad, India

Darkhorse Digital Solutions Pvt. Ltd.

📅 04/2010 - 03/2019 📍 Hyderabad, India

Darkhorse specializes in BPM-driven IT solutions for banking and insurance industries, delivering offshore enterprise implementations across the GCC and North America. Progressed from Junior Developer to Architect & Team Lead over 6 years — driven by consistent delivery ownership and client trust across Banking, Insurance, and Energy domains — including sustained onsite presence in Saudi Arabia over 4 years and client engagements in Cairo and Paris.

- **Reusable Banking Architecture** — Designed a scalable, generic ESB/BPM architecture from scratch that was adopted across approximately 6 of 12 offshore banking projects, establishing a reusable blueprint that accelerated delivery and ensured consistency across client engagements.
- **Caching Framework — Cost Optimization** — Engineered a proprietary caching framework achieving **50%+ reduction in external API calls** — delivering direct infrastructure cost savings and measurable performance improvement.
- **Offshore Banking Delivery — Saudi Arabia** — Led end-to-end delivery of 12 banking projects over 18 months as single point of contact for all client engagements, directing a team of 7 engineers. Conducted multiple onsite visits over 4 years for requirements, architecture reviews, and production releases — building sustained client relationships and earning repeat delivery mandates.

KEY ACHIEVEMENTS



Greenfield Product Architecture

Envisioned and delivered **Flipper** — a greenfield vendor invoice management product — as sole architect and product owner, leading a team of 5 from ideation through production. Owned all architecture decisions, client integration design (OpenText-SAP), and full delivery accountability, demonstrating end-to-end product leadership rarely found at the architecture level.



Agentic AI Adoption — Internal Champion

Appointed as CBD's internal **Agentic AI champion** — one of a select cohort chosen bank-wide — winning the Best Presentation Award for a live working prototype. Subsequently, led the end-to-end design and delivery of an AI-powered operational platform, reducing manual workflow tracking effort and accelerating decision-making across enterprise systems. Positioned CBD at the forefront of Agentic AI adoption in the GCC banking sector.



50%+ API Cost Reduction — Caching Framework

Identified a critical infrastructure cost driver and engineered a proprietary caching framework that eliminated redundant external financial API calls — **achieving a 50%+ reduction in outbound API costs** and measurably improving system response times across integrated banking workflows. Delivered direct bottom-line impact through architectural innovation.



Zero-Downtime BPM Platform Migration

Spearheaded the bank-wide migration of a mission-critical **BPM** platform across a live production environment — delivering **zero downtime** and **25% faster workflow processing** across all business units. Directed a cross-functional team of 10 engineers across planning, execution, and hypercare, maintaining full operational continuity throughout. A high-stakes programme with direct impact on CBD's core banking operations.



Enterprise IAM — Digital Identity Transformation

Leading a strategic enterprise-wide **Identity & Access Management transformation** — onboarding 13 applications onto a unified platform and automating end-to-end Joiner-Mover-Leaver lifecycle management. Eliminated a fully manual, multi-system identity workflow, reducing operations to a **single-approval interaction** and significantly cutting audit risk and compliance exposure across CBD.



Reusable Banking Architecture - 6 Projects

Conceived and established a **reusable ESB/BPM delivery blueprint** adopted across 6 offshore banking engagements in Saudi Arabia — standardising architecture across client projects, accelerating onboarding, and creating a scalable foundation that multiplied team delivery capacity without proportional resource growth.

PRODUCT DELIVERY

Independently conceived and delivered two software products from scratch — combining architectural thinking, hands-on engineering, and full product ownership from ideation to production.

Flipper — Vendor Invoice Management Solution (2020–2022)

Envisioned and delivered a greenfield vendor invoice management product as sole architect and product owner — leading a team of 5 from ideation through production, integrating OpenText modules with SAP.

Tech Stack : Spring Boot, Angular

Product page : [Flipper](#)

📅 2020 - 2022

Service Registry Framework (2015–2016)

Conceived and architected a complete Service Registry product from scratch, simultaneously leading its modernization to Scrum methodology and a Spring/Angular tech stack — improving team velocity and long-term maintainability.

📅 2015 - 2016

SKILLS

Leadership & People

Team Leadership	People Development & Mentoring	Cross-functional Team Management	Multi-vendor Management
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SKILLS

Strategy & Governance

Technology Strategy & Roadmap	Enterprise Architecture Governance	Stakeholder Management
C-level & EXCO Engagement	IT Governance & Compliance	

Delivery & Operations

Demand Management & Capacity Planning	Programme Delivery	Agile & Waterfall	SLA & Service Governance
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Architecture & Governance

TOGAF 9	Enterprise Architecture	Microservices	Event-Driven Architecture	API Gateway
Domain-Driven Design	ESB	BPM		

AI & Emerging Technology

Agentic AI	Generative AI	Prompt Engineering	LLM Integration
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Banking & Enterprise Systems

Identity & Access Management	Data Control Reconciliation	Statement Engine	Core Banking Integration
SAP Integration			

Platform & Cloud

OpenText	Mule ESB	Azure	AWS	Docker	Kubernetes	Power BI
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Languages & Frameworks

Java	Spring Boot	Nodejs	Angular	React
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EDUCATION

Bachelor of Engineering, Information Technology

Osmania University

08/2005 - 04/2009 Hyderabad, India

CERTIFICATIONS

TOGAF 9 The Open Group, 2019	AppWorks Platform Developer 21.2 OpenText, 2022
AppWorks Platform Administrator OpenText, 2022	

AWARDS

 Best Presentation Award CBD Digital Accelerator Programme, Dubai · Awarded for delivering the highest-rated Agentic AI prototype among all programme participants	 Taqdeer Award — Service Delivery Excellence CBD, Dubai · Recognized for outstanding contribution to enterprise application delivery	 Innovation Award OpenText, India · Recognized for product innovation across the engineering organization
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