



**Vikram Sud**  
**Regional Head of Operations and Technology**  
**Citi Asia Pacific**

---



Vikram Sud is Head of Operations and Technology for Citi in Asia Pacific, and is a member of Citi's Asia Pacific Executive Committee and Citi's Global Operations and Technology Operating Committee.

In this role, he is responsible for operations, technology and shared services in the region, supporting all of Citi's businesses across its Regional Consumer Bank and Institutional Clients Group in 19 countries, as well as Citi's strategic Operations and Technology centers of excellence located in Singapore, Philippines, China and Malaysia.

Vikram returns to Citi after five years as Group Chief Operating Officer of Kotak Mahindra Bank in India where he oversaw Operations and Technology as well as Transaction Banking.

Previously, in his 20-year international career with Citi, Vikram held various senior positions including Operations and Technology Head in India, Global Operations and Technology Head for Citi's Trade Finance business, Global Business Manager for Payments and Commercial Cards, and Transaction Banking Head for Citi's US SME and Middle Market business.

In 1991, Vikram established Citi's captive business process outsourcing (BPO) company in India, one of the first BPOs in the country, which transformed the product delivery strategy for Citi's Transaction Banking and Consumer businesses around the region.

Vikram graduated from St Xavier's College Kolkata, obtained his MBA from XLRI Jamshedpur and attended a senior management program at the Darden School of Business, University of Virginia.