

## Insight of Interview

**Dr. Navneet Malik- Vice President, Natwest Group, India**



**What initiatives have you taken to keep yourself updated with rapid technological changes?**

I actively engage in continuous learning and research to stay aligned with rapid technological advancements. I completed my PhD from Amity University on “Prediction of Stock Market Trends using Machine Learning Techniques: A Study of Selected Indian Companies,” which provided deep exposure to data analytics, machine learning models, and their real-world financial applications.

In addition to formal research, I regularly follow YouTube podcasts and expert discussions on emerging technologies, artificial intelligence, financial analytics, and industry trends. I also participate in webinars, academic conferences, and professional forums, and I continuously explore hands-on experimentation and applied research to bridge the gap between theory and practice.

**What is your success mantra or how do you achieve targets/results?**

My success mantra is to stay focused, bring clarity to responsibilities, and execute with discipline. Achieving results begins with clearly identifying objectives and structuring roles and responsibilities so that expectations are transparent across the team. This clarity enables better ownership, accountability, and alignment with organizational goals.

Equally important is maintaining rigor in routine and foundational activities such as performance appraisals, capability building, and training. These elements are often underestimated, yet they play a critical role in sustaining long-term performance. I place strong emphasis on regularly tracking progress through measurable indicators, reviewing outcomes, and making timely course corrections.

By combining strategic focus with consistent execution and continuous monitoring, I ensure that targets are not only achieved but sustained. This disciplined, people-centric approach has consistently helped translate plans into measurable results.

**Can you share your journey, contributions, and key learnings in your organization?**

My professional journey has been one of continuous learning, as each day presents new challenges that require adaptability and thoughtful decision-making. I have had the opportunity to work in multiple leadership and delivery roles at NatWest, including Principal Business Analyst, Project Manager, Release Train Manager, and Portfolio Manager. These diverse roles have provided me with a holistic understanding of strategy, execution, governance, and stakeholder management across complex programs.

One of my key contributions has been supporting and leading the transformation of development and delivery practices from traditional Waterfall models to Agile and scaled Agile frameworks. This transition required not only process reengineering but also cultural change, continuous upskilling, and close collaboration across business and technology teams.

A key learning from this journey is that in a rapidly evolving technological environment, the ability to “learn to learn” is one of the most critical skills. Every day demands openness to new technologies, continuous adaptation, and customization of solutions to meet changing organizational needs. This experience has reinforced my belief that sustained success comes from continuous improvement, resilience, and the ability to lead effectively through uncertainty.

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**How would you describe your leadership style?**

I would describe my leadership style as collaborative, adaptive, and guided by the helicopter model of leadership. I maintain a high-level, end-to-end view of objectives, progress, and risks, while allowing teams the autonomy to operate independently. I believe in monitoring outcomes without unnecessary intervention, stepping in only when support, direction, or course correction is truly needed.

This approach helps build trust, accountability, and confidence within teams. When individuals or teams require guidance, I ensure I am accessible and actively supportive, whether through mentoring, problem-solving, or removing impediments. By balancing oversight with empowerment, I aim to create a resilient, high-performing environment focused on continuous improvement and sustainable results.

**What challenges have you faced as a leader and how did you overcome them?**

One of the key challenges I have faced as a leader is managing time and budget pressures while ensuring high-quality outcomes. Delivering results within tight timelines and financial constraints often requires difficult prioritization decisions and close monitoring of progress.

Another important challenge has been developing and supporting teams with varying skill levels. I believe it is essential for a leader to understand how the team's work is actually done, not just at a conceptual level but in practical terms. This understanding enables realistic planning, better decision-making, and timely intervention when challenges arise.

To address capability gaps, I have focused on a combination of targeted training and on-the-job support. This includes coaching, mentoring, and hands-on guidance to help team members build confidence and competence while continuing to deliver. By staying engaged, being approachable, and balancing oversight with empowerment, I have been able to navigate these challenges effectively and sustain team performance even under pressure.

**How do you maintain a balance between work and personal life?**

I maintain work-life balance through conscious prioritization and disciplined routines. Exercise and sports are non-negotiable and are prioritized at the start of my day. They provide energy, mental clarity, and emotional calm, enabling me to handle professional responsibilities more effectively. For me, sports serve as a form of meditation that builds focus, resilience, and balance.

Equally important is being mindful of where my presence is needed at a given time. I make deliberate choices about when to prioritize work commitments and when to be fully present with my child, family, or parents. This awareness and intentional prioritization help me maintain harmony between professional responsibilities and personal life, ensuring sustained performance and well-being in both spheres.

**Is there any scope for collaboration between your organization and academic institutions for developing research programs?**

Any potential collaboration of this nature would need to be formally reviewed in consultation with the Administration and HR departments, in line with organizational policies and governance frameworks. In general, the banking sector tends to be risk-averse, and external collaborations of this nature are not norm.

**How do you deal with failure and what do you learn from it?**

I view failure as an important source of learning rather than a setback. When something does not go as planned, I focus

on understanding the root causes through honest reflection and objective analysis, rather than assigning blame. This helps identify gaps in assumptions, processes, or execution.

The key learning I take from failure is the importance of adaptability and continuous improvement. Each experience provides insights that strengthen future decision-making, risk management, and resilience. By applying these lessons constructively, failure becomes a catalyst for personal growth and improved outcomes rather than a deterrent to progress.

**What traits should a good manager possess? What suggestions would you like to give to our young budding professionals?**

In today's complex and rapidly evolving environment, a good manager must combine strategic vision with strong storytelling abilities. Beyond managing tasks, modern managers need to articulate a clear direction and translate vision into compelling narratives that align teams,

motivate stakeholders, and drive collective action. The ability to communicate *why* something matters is as important as defining *what* needs to be done.

Another critical trait is the ability to connect fragmented or incomplete information and weave it into a coherent picture. With data coming from multiple sources and often lacking full clarity, effective managers must synthesize insights, recognize patterns, and make informed decisions amid ambiguity.

For young professionals, the focus should be on becoming T-shaped professionals—developing deep expertise in one area while maintaining broad awareness across domains such as technology, business, and customer experience. Invest early in skills like problem framing, storytelling with data, collaboration in virtual environments, and adaptability to change. Instead of chasing roles or titles, build capabilities, experiment, learn from failure, and continuously reskill. In a world shaped by automation and AI, the ability to learn, unlearn, and relearn will be the most future-relevant advantage.