

JAMES NAZARETH

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• 877-966-9456
• **Portfolio**

• **Github**

• **LinkedIn**

Summary

Product Manager with 3.8+ years building and improving digital products across fintech and SaaS, with experience in user journeys, feature prioritization and experimentation. Worked across onboarding flows, engagement features, internal AI-driven experiences, and mobile platforms, using data and user insights to reduce friction and improve adoption. Particularly interested in growth loops, conversion optimization, and AI- powered consumer experiences.

SKILLS

Product S Strategy: Product Strategy, Product Analytics, User Research, Requirements Gathering

PRDs & User Stories, Roadmap Ownership, Stakeholder Management, Feature Prioritization

UX S Product Execution: User Flows, Wireframing & Prototyping (Figma), Experiment Design (AI tools)

Cross-functional Collaboration, Rapid iteration (Claude code, Codex, Cursor), Jira

Data S Technical : SQL, Python, Postman, Figma, System Design, AI-assisted Workflow Automation

WORK EXPERIENCE

Business Analyst | State bank of India (Factoring)

Jan 2025 - current

- Built an end-to-end ERP system — automating daily entries, voucher generation, one-click Balance Sheet & P&L, fixed asset register lease accounting, vendor management, and auto-provisioning — replacing manual workflows with 20+ automated modules
- Led product delivery of LMS reporting and operational workflows, designing 40+ reports that improved funding visibility, reconciliation monitoring, and executive decision-making.
- Managed migration of 15 years of production data from legacy systems into new LMS architecture, overseeing mapping, validation, transformation logic and zero-loss cutover.
- Built and Launched an internal AI assistant for document heavy operations used by 20+ users processing 300- 400 documents weekly, reducing manual efforts across enterprise workflows.

Business Analyst | Dronapay - Startup

Nov 2023 - Oct 2024

- Owned product delivery for ML-driven transaction monitoring platform scaling from 50K to 4M merchants, supporting fraud detection in high-volume payment ecosystems.
- Conducted customer interviews and analyzed merchant risk patterns to identify underserved needs and shape product improvements.
- Managed enterprise stakeholder relationships for PineLabs and Jio Financial Services, translating client requirements into prioritized shipped features.

Technology Manager, ICICI Lombard

May 2022 - Oct 2023

- Drove product improvements for iPartner application by identifying recurring operational pain points and partnering with engineering to improve system performance and reduce support dependency by 40%.
- Led issue resolution processes for payment and policy-generation failures, improving workflow continuity in customer-facing insurance operations.

PROJECTS

AI Document Intelligence Platform (Documind) | Ongoing

Building an enterprise document intelligence platform to enable semantic search and evidence-grounded Q&A across unstructured business documents.

- Defined product workflows for document ingestion, indexing, retrieval and query handling across document-heavy enterprise use cases.
- Designed retrieval architecture balancing relevance, latency and cost tradeoffs to improve information discovery.

AI Quality Monitoring Framework | Ongoing

Building an evaluation framework to improve reliability across AI pipeline components.

- Designing quality checks for retrieval accuracy, answer grounding and response fidelity.
- Building diagnostic logic to identify pipeline failures and support structured improvement decisions.
- Supporting product iteration(AI document) by generating evaluation signals that help prioritize improvements and validate output quality.

EDUCATION

St Andrew's College

Business Management Studies -
Finance