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SUMMARY

Product Manager with 15 years of experience in FinTech, SaaS, Analytics, and AI. Expertise in driving product strategy, cloud transformation, AI-driven automation, and digital innovation to build scalable platform solutions that enhance business value

- **Leadership & Execution:** Led cross-functional teams to develop and launch cloud-native B2B SaaS solutions, driving \$20M+ in annual revenue while optimizing operational efficiency, regulatory compliance and system security
- **Strategic Impact:** Spearheaded AI-powered automation and high-scale distributed systems, scaling teams from 10 to 100+ and enhancing high-concurrency architecture, system reliability, and cloud-native platform scalability
- **Entrepreneurship:** Founding member of a startup, leveraging ML, automation, and cloud-based solutions to drive innovation
- **2023:** Named one of the Top 10 Innovative Leaders by CEO Insights Magazine
- **2020:** Developed COVID-19 Portfolio Risk Visualizer, mapping infection rates to business risks, mitigating \$100M exposures
- **2012:** Demonstrated an adaptive learning platform at Book Expo America, New York, securing VC funding for a startup

KEY SKILLS

- **Product Management:** Agile, SAFe, Jira, Confluence, Figma, Go-To-Market (GTM) Strategy, Product Strategy, Product Lifecycle Management, Product Portfolio Management, Client Experience (CX) Strategy, Market Trends, Competitive Analysis
- **Data & Analytics:** SQL, Python, R, Power BI, Tableau, ETL, Data Warehousing, A/B Testing, Predictive Modeling
- **Technology & Cloud:** AWS, Azure, GCP, Machine Learning, NLP, Big Data (Spark, Kafka), Java
- **Security & Compliance:** Credit Risk Analytics, Fraud Detection, Data Governance, Regulatory Compliance, Digital Banking
- **FinTech:** Equipment Leasing, Asset Finance, Lease Origination, Lease Portfolio Management, Lease Accounting, Contract Structuring, Payment Processing, Loan Underwriting, Insurance Claims Processing, Revenue Impact Assessment

EDUCATION

Master of Science in Technology Management – University of Illinois Urbana-Champaign

Aug 2024

Bachelor of Engineering (B.E.), Computer Science – University of Pune

Jun 2009

CERTIFICATIONS

• Certified Scrum Master (CSM) • Advanced Certified Scrum Product Owner (A-CSPO) • SAFe 6 Product Owner/Product Manager (SAFe POPM) • AWS Certified Cloud Practitioner • PMC Level I by Pragmatic • Data Science and AI Certification (IIT Roorkee)

EXPERIENCE

Senior Technical Product Manager

Aug 2024 – Till Now

AT&T

Dallas, TX

- **Product Vision & Strategy:** Defined and executed a product vision aligned with business goals, collaborating with cross-functional teams, increasing the customer satisfaction by 20% and driving a 15% revenue boost through targeted enhancements.
- **Cross-Functional Collaboration:** Led product development workshops and streamlined communication across different verticals, cutting project timelines by 15% within three months, saving approximately \$1.2 million in operational costs.
- **Technical Roadmap:** Prioritized and executed a data-driven roadmap, working with engineering, UX, and architecture teams and increasing feature adoption by 30% within nine months, contributing to a \$10 million increase in annual revenue.
- **Customer Experience Enhancement:** Improved user experience by leveraging A/B testing and customer feedback loops, increasing retention by 12% within the first 6 months and driving \$500K revenue retention.

Senior Technical Product Manager

Dec 2023 - Aug 2024

Discover Financial Services

Chicago, IL

- **Digital Transformation:** Led AI-driven analytics and cloud adoption, achieving a 25% reduction in operational costs within six months, which translated to \$2.5 million in annual savings, and enhancing product offerings to improve customer engagement.
- **Risk & Compliance:** Developed robust data governance strategies and risk management frameworks reducing compliance risks by 18% within nine months, saving approximately \$1.5 million in potential regulatory fines.
- **Team Leadership:** Mentored and led a team of product managers, by fostering a culture of innovation and collaboration, improving productivity by 20% and accelerating product development efficiency, resulting in higher revenue impact.

Senior Technical Product Manager

Aug 2018 - Aug 2023

Solifi

Bangalore, India

- **Cloud Strategy & SaaS:** Orchestrated business requirements gathering and stakeholder alignment for a cloud-based SaaS platform, resulting in a platform contributing \$20 million in annual revenue by improving product scalability, and reducing time-to-market.
- **AI & Machine Learning Initiatives:** Spearheaded AI-powered portfolio risk assessment models, cutting credit default rates by 18% and boosting fraud detection accuracy by 30%, strengthening financial stability and optimizing risk management.
- **Regulatory Compliance & Security:** Executed security best practices and data governance frameworks, achieving 100% compliance with GDPR and SOC 2 regulations, significantly enhancing data protection and minimizing compliance risks.
- **API-Driven Product Expansion:** Directed API modernization efforts, increasing system interoperability and cutting integration time by 35%, accelerating market expansion via easier platform integrations.
- **Risk & Fraud Prevention:** Deployed real-time anomaly detection in financial transactions, lowering fraud-related escalations by 25%, increasing customer trust, and ensuring a safer, more reliable user experience.
- **Process Automation & Optimization:** Automated credit underwriting workflows, reducing loan processing time by 30% and enhancing lender decision-making accuracy, which improved operational efficiency and sped up loan approvals.
- **KPI-Driven Product Execution:** Constructed executive dashboards to monitor product performance, enhancing transparency and accelerating data-driven decision-making by enabling leaders to make informed, timely strategic decisions.
- **Claims Efficiency Improvement:** Streamlined P&C insurance claims workflows by integrating real-time Open Finance Platform (OFP) data with Guidewire Claim Center, reducing claim resolution time by 30% and boosting operational efficiency by 25%.
- **Communication & Influence:** Facilitated 14 workshops for 80+ client employees across 12 countries, aligning the global teams, and ensuring that business requirements were captured and translated into actionable product features.
- **Acquisition Integration & Process Optimization:** Directed integration of two acquired companies into the Open Finance Platform, streamlining operations and achieving 15% improvement in post-acquisition efficiency.
- **Leadership & Execution:** Supervised a team of three to migrate 15.8 million business-critical data points from legacy systems to a modern cloud-based platform for a Fortune 500 global banking giant, completing the project 15% ahead of schedule.

Product Manager

Nov 2013 - Aug 2018

Solifi *Bangalore, India*

- **Product Roadmap & Feature Prioritization:** Coordinated feature development and GTM execution, increasing customer adoption by 30% for the lending and leasing platform, ensuring alignment with customer needs and market trends.
- **Market Intelligence & Competitive Analysis:** Analyzed FinTech trends and competitive landscapes, driving a 20% increase in new revenue streams by influencing strategic decisions and product roadmap priorities.
- **Data-Driven Innovation:** Designed customer analytics tools that refined portfolio forecasting, cutting loan default risk by 25% while optimizing lending strategies through predictive insights.
- **Customer Engagement & Feedback Loop:** Established Voice-of-Customer (VOC) programs, which resulted in a 15% increase in product usability and satisfaction scores by addressing customer feedback and improving user experience.
- **Agile Product Development:** Drove Agile transformation, introducing SAFe best practices and increasing sprint velocity by 20%, accelerating feature releases and enhancing cross-functional team collaboration.
- **Cloud Migration & Scalability:** Transitioned core platform components to AWS, decreasing downtime by 35% and boosting system performance during peak usage while facilitating scalability for future growth.
- **Data Analysis & Innovation:** Formulated an analytical tool using Tableau and SQL that resolved a critical data encoding error, reducing project timelines by 6 weeks and saving \$200,000 in project costs.

Technical Lead

Oct 2010 - Nov

2013 *Bangalore, India*

Lnrr.us

- **Product Development & Cross-Platform Integration:** Supervised the team to achieve a 100% project delivery rate, deploying an adaptive learning platform across Web, Android, and iOS while developing 12 APIs, boosting functionality by 26%.
- **Cloud-Native Architecture & Performance Optimization:** Designed and implemented scalable AWS-based cloud infrastructure, improving platform reliability by 40% and reducing data processing latency for AI-driven personalized learning recommendations.
- **Data Engineering & Analytics Optimization:** Constructed ETL pipelines using Python and Apache Spark, automating real-time data ingestion and aggregation for a 10TB+ distributed data warehouse, cutting processing latency by 35%.

Software Engineer

Aug 2009 - Oct 2010

Sigma Infosolutions *Bangalore, India*

- **Enterprise API & System Integration:** Developed RESTful APIs to streamline data exchange between platforms, reducing manual data processing by 30% and improving real-time decision-making for business operations.
- **Cloud & Database Performance Optimization:** Refined query performance in PostgreSQL, accelerating data retrieval for financial and operational reporting, leading to a 20% reduction in data processing delays.

LEADERSHIP AND PUBLICATIONS

- **Founding Member & Technical Lead | Irnr.us:** Developed data-driven web solutions, **managed team of 6 engineers**, improving platform scalability, thus enhancing student engagement through personalized learning insights and interactive dashboards.
- **Leadership & Mentorship:** Actively **managed, mentored and coached over 40 junior product managers, engineers, and team members** till date, fostering a collaborative environment that improved team productivity and cross-departmental collaboration.
- **Published Research:** (*Analysis on COVID-19 Using Data Visualization*) in the International Journal of All Research Education & Scientific Methods (IJARESM), Volume 11, Issue 2, February 2023. (Publication ID: IJ-1302231026).