

# ATHIRA JAYAKUMAR

FinTech Product Manager

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## SUMMARY

FinTech Product Manager with 4+ years of cross-functional experience across product management, analytics, and software engineering. Proven expertise in building scalable Account Aggregator (AA) and Technology Service Provider (TSP) platforms, processing 1.5 lakh+ daily transactions for 200+ enterprise clients. Skilled in API strategy, regulatory compliance (RBI, SEBI), and data-led product roadmapping. Delivered business impact by reducing integration time by 50%, increasing AA transaction volume 1,500×, and expanding market share by 5 percentage points. Recognised for transparent stakeholder communication and high velocity Agile delivery.

## CORE SKILLS

- Product Strategy Roadmap Ownership
- API/SDK Design Optimization
- Account Aggregator (AA) Framework
- Risk Regulatory Compliance (RBI, SEBI)
- Data Analytics SQL
- A/B Testing User Research
- Agile / Scrum Project Management
- Cross functional Team Leadership
- Stakeholder Management
- Cloud Infrastructure (AWS, Azure)
- JIRA, Postman, SQS, MySQL

## PROFESSIONAL EXPERIENCE

### Product Manager

Apr 2025 – Present

CAMSFinserv

- Led roadmap for AA and TSP platforms used by 200+ enterprise clients; increased AA transaction market share from 12% to 17% in 12 months.
- Scaled AA daily transactions from 100 to 1.5 lakh by strengthening microservices and optimizing data pipelines.
- Directed API/SDK optimization, reducing latency (avg: 4s → 850ms, p99: 10s → 4s); halved client integration time from 4 weeks to 2 weeks.
- Reduced support tickets by 35% via revamped documentation, sandbox, and Postman collections.
- Launched Personal Finance Management module; defined KPIs and built real time SQL dashboards to track adoption.
- Led a 15-member squad (Engineering, QA, DevOps, CX) with >95% sprint predictability.

### Associate Product Manager

Aug 2022 – Mar 2025

CAMSFinserv

- Automated FNO account onboarding via AA; reduced turnaround from 1 day to 1 hour, removing manual processes.
- Embedded bank verification in mutual fund flows; dropped rejection rate from 30% to 10%, increasing conversions.
- Conducted A/B testing that improved CSAT by 30%; insights converted into PRDs for rapid iteration.
- Built live monitoring dashboards and SQS based queues, cutting incident triage time by 50% and achieving >90% data accuracy.

### Senior Product Analyst

Jan 2022 – Jul 2022

CAMS

- Onboarded 50 AMCs and 4 custodians to WealthServ; drove ₹50 lakh in implementation revenue.
- Conducted market and stakeholder research; defined backlogs and wireframes.

### Senior Associate Analyst

Sep 2020 – Dec 2021

ICRA Ltd.

- Assessed credit profiles of 20+ companies (primarily textiles and breweries) via ratio and cash flow analysis.
- Drafted rating notes and presented to committees, ensuring SEBI compliant rating processes.

### Systems Engineer

Aug 2015 – May 2017

Infosys Ltd.

- Developed internal workflow automation tools for budgeting.
- Conducted SQL, Python, and PHP training for over 1,200 employees.

## TECHNICAL SKILLS

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Category1: Postman • JIRA • Draw.io

Category2: AWS • Azure • SQS

Programming: SQL • Python • PHP

Analytics: Agile/Scrum • A/B Testing • OKRs • Data driven Decision Making

## EDUCATION

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**PGDM, Finance Analytics**

2018 – 2020

Great Lakes Institute of Management

**B.Tech, Electronics Communication**

2011 – 2015

College of Engineering, Adoor

## CERTIFICATION

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- MD's Honor Award - CAMSFinserv, 2024