JAMES NAZARETH

jamesnazareth17@gmail.com • 877-966-9456 •**[Portfolio](#)**

SKILLS

Languages & Tools : HTML & CSS, Python, SQL, JSON, Jira, Statistics, Figma, Postman, Power BI
Product Management & Analysis : Product Roadmap, BRD, User Research, Customer Interview
Agile Methodologies, Stakeholder management

WORK EXPERIENCE

Business Analyst, State bank of India (Factoring)   **Jan 2025 - July 2025**

- Led the development of an ERP system by conducting customer interviews and crafting detailed BRDs, resulting in the automation of 30+ recurring reports and 4 third-party platform integrations.
- Initiated and led the Loan Management System project by aligning closely with the CTO, managing a dev team, and overseeing sprint planning, backlog prioritization, and documentation.
- Reduced turnaround time by 40% in critical workflows by identifying process bottlenecks and re-engineering them through structured interviews and feedback loops.

Business Analyst / Product Owner, Dronapay | Saas   **Nov 2023 - Oct 2024**

- Served as the sole product owner for three Pinelabs projects, managing the full product lifecycle from ideation to deployment, resulting in client satisfaction and business growth from 50k to 4 million merchants.
- Prioritized and launched high-impact features, improving fraud detection accuracy and reducing operational downtime by 15%.
- Monitored and improved platform performance, implementing updates to enhance system reliability and processing capabilities..

Technology Manager, ICICI Lombard   **May 2022 - Oct 2023**

- Managed a team of five to resolve technical issues, fostering problem-solving and securing an additional travel project.
- Enhanced the iPartner application by translating user needs from stakeholder interviews into features, reducing agent workload by 40%.
- Partnered with sales and marketing teams to align product improvements with business strategies, delivering demos to ensure feature adoption.

PROJECTS & TECHNICAL INVOLVEMENT

ERP System Migration & Automation

- Led the migration from Tally to a ERP system, automating financial processes, API integrations, and reporting to streamline accounting operations and reduce manual efforts.

Email Notification System - Python

- Built an automated daily reminder system using SMTP and Gmail API with MySQL backend.

Fraud Risk Management (FRM)

- Owned end-to-end delivery of a real-time fraud risk engine, including rules engine, transaction profiling, and dashboard enhancements, leading to improved fraud detection accuracy and client retention.

EDUCATION

St Andrew's College   **June 2019 - May 2022**
Business Management Studies - Finance