Santhosh S

Product Manager | Fintech & Core Banking | Engineering Background

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About Me

Product Manager with hands-on experience at Temenos, working on mission-critical core banking platforms. My engineering background enables strong product decisions grounded in feasibility, scalability, and risk. I focus on delivering measurable outcomes in regulated fintech environments.

Case Study 1: AI-Assisted Loan Approval Platform

Problem: Manual credit checks caused long approval times and inconsistent decisions.
Solution: Rule-based eligibility with AI-assisted risk scoring and human-in-the-loop controls.
Impact: Projected 30–40% reduction in approval TAT with improved consistency.

Case Study 2: Core Banking Account Lifecycle Optimization

Standardized account lifecycle states, reduced manual interventions, and improved audit readiness. Used RICE prioritization to balance compliance, effort, and impact.

Case Study 3: Customer Feedback Analytics Platform

Built a SaaS MVP to centralize customer feedback and convert insights into roadmap decisions. Reduced time-to-insight by an estimated 40–50% using structured analysis.

Case Study 4: API-First Banking Platform

Defined an API-first product strategy to decouple channels from core systems, enabling faster innovation with reduced regression risk.

Certifications & Learning

Google Cloud Infrastructure Specialization | Temenos Certified Consultants Programme (TCCP) | Google Product Management Certification | Python & Machine Learning Internship