

Akash Patil

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Professional Summary

Results-driven Product Manager with over 6 years of experience specializing in FinTech, Risk Management, and Credit Underwriting. Proven expertise in the end-to-end product lifecycle of Business Rule Engines (BRE) and data-driven risk platforms. Adept at leading cross-functional teams and collaborating with engineering, data science, and business stakeholders to build scalable solutions that mitigate fraud and enhance user trust. Seeking to leverage deep domain knowledge in risk and credit policy to contribute to Razorpay's Trust and Safety platform.

Skills

- **Product Management:** Product Strategy & Vision, Roadmap Planning, Agile Methodologies, Stakeholder Management, Go-to-Market Strategy, PRD & User Stories, A/B Testing, User Research
- **Risk & Data Science:** Risk Management, Fraud Detection, Credit Risk Modeling, Business Rule Engines (BRE), Data Analysis, Machine Learning Concepts, Underwriting Policy, P&L Management
- **Technical:** Python, SQL, JIRA

Professional Experience

Product Manager | FinBox | Apr 2023 – Present

- Spearheaded the product strategy and roadmap for the 'Sentinel' Business Rule Engine, driving a **33x increase in monthly revenue** from ₹3L to over ₹1 Cr.
- Owned the product lifecycle, conceptualizing and launching new features for journey orchestration and third-party data source integration to enhance merchant risk assessment.
- Co-leading a cross-functional team of 14 (7 Engineers, 1 Analyst, 3 QA, 2 Implementation Manager and 1 APM) in an agile environment to deliver against the product roadmap.
- Collaborated with Sales, Marketing, and C-level executives to define GTM strategy and secure new enterprise clients through customized solutions, POCs, and product demonstrations.
- Managed the end-to-end client lifecycle, from onboarding and implementation to support and policy optimization, ensuring high client satisfaction and retention.

Associate Product Manager | Simpl | Sept 2022 – Apr 2023

- Owned the product roadmap for new user risk assessment, launching experiments with new data parameters that directly improved user approval rates while managing P&L impact.

- Increased credit bureau data retrieval success by **10 percentage points (1000 bps)** through user research and optimization of the onboarding flow, enhancing the effectiveness of the underwriting process.
- Managed multiple stakeholders across engineering, data science, and credit teams to ensure alignment and successful execution of risk-related product initiatives.

Associate Product Manager | Scienaptic AI | Jul 2021 – Sept 2022

- Managed end-to-end implementation of the 'IRIS' Business Rule Engine for key APAC clients, from requirement gathering and solution design to deployment and post-launch support.
- Collaborated with the Head of Product to define the product roadmap, prioritizing features based on client feedback, market analysis, and business objectives.
- Analyzed post-production data in Python to validate and monitor the performance of deployed credit risk models and policies, ensuring alignment with client risk appetite.
- Developed bespoke credit risk models to improve the risk-rank ordering of loan applications, leading to better fraud detection and more accurate underwriting decisions.

Business Analyst | CARE Risk Solutions | Nov 2017 – Jun 2019

- Contributed to the successful implementation of a BASEL III compliant Market Risk product at a major international bank, focusing on capital charge computation.
- Developed and validated over 70 scripts in R for financial instrument valuation and Value at Risk (VaR) modeling using Historical Simulation and Monte Carlo methods.
- Validated the credit rating model for India's second-largest credit rating agency, performing statistical tests and implementing a software solution.

Associate | Sungard Availability Services | Dec 2015 – Jun 2016

- Managed high-volume customer communications, handling an average of 30 calls and 80 emails daily to resolve technical and service issues within a 24-hour SLA.
- Served as a key communicator for high-priority incidents, disseminating critical information about service outages and alarms to enterprise customers to minimize business disruption.

Internship Experience

Marketing Intern | Aditya Birla Group - Ultratech Cement | May 2020 – Jul 2020

- Executed two key projects: "Increase the penetration of RMC in trade segment" and "Consumer Insights."
- Conducted primary market research by interviewing over 200 stakeholders including dealers, customers, and internal employees to identify requirements and pain points.
- Analyzed customer segment data using R for Sentiment Analysis to generate key insights.
- Identified key operational, sales, and service issues and recommended an action plan to mitigate them based on research findings.

Education

- **MBA** | Indian Institute of Management Tiruchirappalli | 2021
- **M.S. (Quantitative Finance)** | Singapore Management University | 2017
- **B.Tech (E&TC)** | Vishwakarma Institute of Technology, Pune | 2015

Academic Achievements & Competitions

- **Academic Achievement:** Graduated B.Tech with First Class Distinction and a Minor in Industrial Management (2015).
- **Competition:** National Finalist (Top 5 out of 1000+ teams) in UltraTech IndiaNext Campus Edition 2019; secured a summer Pre-Placement Offer (PPO).

Positions of Responsibility

- **Placement Coordinator, IIM Tiruchirappalli (2020):** Responsible for fostering corporate alliances and managing recruitment for 500+ students. Partnered with corporates to organize workshops and competitions for students.