# KUMAR GYANAM

**Chief AI Architect | AI Strategy Leader**

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🚀 Live Portfolio: https://gyanam.store/ | 🗓 30+ Production AI Workflows

## EXECUTIVE SUMMARY

Transformational AI leader with 19 years of cross-industry experiences architecting enterprise-scale AI systems across fintech, healthcare, and media. Proven record of business impact: 400% growth in bill payments via conversational AI, 75+ FTE cost savings by live chat integration, and 50% reduction in user detractors by text mining and continuous consumer research. Trusted advisor to C-level stakeholders with board-approved AI roadmaps, global-scale deployments, and full ownership of AI transformation, budget, vendor selection, and team building. Faculty at IIM and ISB, driving thought leadership in AI governance and strategic implementation.

**Strategic Leadership:** Faculty at IIM-Indore & ISB | Expert in fintech AI governance, regulatory compliance, and large-scale system architecture | Specialised in conversational AI, generative systems, and intelligent automation platforms.

## EDUCATION & PROFESSIONAL DEVELOPMENT

**Indian Institute of Technology, Madras** | Advanced Diploma in Programming | 2022-2025 (Dropped Out)

**Indian Institute of Management, Calcutta** | AI-Powered Marketing | 2021-2022

**Institute of Rural Management (IRM)** | MBA in Marketing & Strategic Management | 2004-2006

**Ranchi University** | Bachelor of Science in Mathematics & Statistics | 2001-2004

## CORE AI ARCHITECTURE COMPETENCIES

**Enterprise AI Strategy & Governance**
• AI Transformation Roadmaps • Regulatory Compliance (Financial Services) • Risk Management Frameworks • Technology Due Diligence • Executive Stakeholder Management • Cross-functional Team Leadership

**Advanced AI Technologies**
• Generative AI & Large Language Models • Conversational AI Architecture • RAG Systems & Vector Databases • Agentic AI Development • Document Intelligence & OCR • Real-time ML & Recommendation Engines

**Platform Architecture & Operations**
• Cloud-Native AI Deployment (Railway.app Expert, AWS, Firebase) • Microservices & API Orchestration • Production Monitoring & 99.9% SLA Management • Disaster Recovery Architecture • DevOps & CI/CD for AI Systems • Workflow Automation (n8n.io Expert)

**Programming & Integration**
• Python, R, JavaScript, SQL • REST APIs & Webhook Integration • TensorFlow, scikit-learn, Vector DBs • Real-time Data Processing • ETL Pipelines & Analytics Platforms

## TECHNICAL ARCHITECTURE EXPERTISE

**AI/ML Frameworks:** TensorFlow, scikit-learn, Generative AI, Vector Databases, RAG Architecture, Agentic AI, NLP, Computer Vision
**Cloud Platforms:** Railway.app (Expert - 30+ deployments), AWS, Firebase, Google Cloud, Multi-cloud Architecture
**Automation:** n8n.io (Expert - 30+ workflows), Zapier, Make, Custom API Development, Webhook Integration
**Programming:** Python, R, JavaScript, SQL, REST APIs, Microservices, Real-time Processing **Infrastructure:** Docker, Kubernetes, CI/CD, Infrastructure as Code, Monitoring, Disaster Recovery **Data Platforms:** SQL/NoSQL Databases, Vector DBs, ETL Pipelines, Real-time Analytics, Business Intelligence

## PROFESSIONAL EXPERIENCE

**SBI Card | April 2023 – Present**  **DEPUTY VICE PRESIDENT - CONVERSATIONAL AI**

**Enterprise AI Architecture & Strategy Leadership:**

- **Built and deployed a RAG-based Agentic AI system** for incident management using n8n, vector DBs, LLMs, and embedding models, trained on logs, codebase, and RCAs of the Ask ILA ecosystem.
- → Achieved **90% reduction in manual RCA effort** and **real-time fault isolation** across **network to app layer**, ensuring **99.9% uptime**.
- **Architected comprehensive AI ecosystem serving 22M+ users with 30+ production workflows on Railway.app,** including **conversational AI, document processing, intelligent search, and generative product tools.**
- Built and scaled **Ask ILA chatbot platform** processing **21M+ monthly transactions** with real-time core banking integration, CRM orchestration, and payment gateway connectivity
- Designed enterprise-grade workflow automation using n8n achieving **80% reduction in manual processing** through intelligent email systems, auto-CRM ticket generation, and contextual AI responses
- Developed Next Best Action engine combining ML models, CDP integration, and real-time personalization serving millions of daily users

**Infrastructure Excellence & Compliance:**

- Established mission-critical AI infrastructure with **99.9% uptime SLA**, automated disaster recovery with comprehensive security.
- Led AI governance initiatives including security audits, vulnerability assessments, and regulatory compliance frameworks.
- Implemented intelligent customer service automation reducing resolution time by **60%** through advanced routing algorithms and automated response systems

**Strategic Technology Leadership:**
• Orchestrated enterprise AI procurement strategy including RFP management, vendor evaluation, and technology partnership.
• Designed integration architecture connecting conversational AI with legacy financial systems, payment processors, and customer databases
• Led cross-functional AI initiatives collaborating with product, engineering, risk, and business teams to deliver transformational solutions

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**Brane Group** | January 2022 - April 2023        **ANALYTICS DELIVERY HEAD & SOLUTION LEADER**

**Multi-Domain AI Platform Architecture:**
• **Healthcare AI (EMRI):** Architected ML-powered ambulance optimization with real-time location services and predictive analytics.
• **Financial Risk Platform (Efunds):** Built dynamic risk assessment models with automated decision engines, regulatory compliance workflows, and real-time fraud detection
• **Process Automation (EZIT):** Developed comprehensive customer onboarding automation workflows and seamless API integration
• **Legacy Modernization (MontyPay):** Led enterprise migration from legacy systems to cloud-native architecture with zero downtime and complete data preservation
• **Ad-Tech Optimization:** Created ML-driven campaign optimization with real-time performance analytics, automated bidding, and ROI optimization algorithms

**Technical Innovation & Delivery:**
• Enhanced statistical modelling capabilities through advanced analytics frameworks and automated data pipeline architecture serving multiple enterprise clients
• Implemented scalable deployment strategies across diverse client environments with consistent performance optimization and monitoring

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**Pixstory (VC-funded Startup)** | January 2019 - January 2022        **HEAD OF TECHNOLOGY ARCHITECTURE & GROWTH**

**Full-Stack AI Product Development:**
• Built recommendation engine from ground-up achieving **180% user engagement improvement** through advanced ML algorithms on scalable cloud infrastructure
• Designed content classification system using NLP, semantic analysis, and automated tagging workflows processing **1M+ posts** with real-time performance
• Architected monetization platform achieving **20% conversion rate** through integrated payment systems, behavioural analytics, and automated workflow optimization

**Technical Product Strategy & Scaling:**
• Led technical product strategy collaborating with engineering on scalable app development, API design, and cloud-native deployment architecture
• Implemented comprehensive analytics infrastructure using Firebase, Google Analytics, and custom dashboards for real-time business intelligence and user behavior analysis
• Executed technology-driven go-to-market strategy supporting **100K+ user acquisition** across India and USA markets through automated onboarding and engagement workflows

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**The Indian Express** | July 2009 - January 2019        **CHIEF MANAGER - BUSINESS INTELLIGENCE & ANALYTICS**

**Enterprise Analytics Transformation:**
• Transformed subscription architecture scaling from thousands to **100K+ readers** while improving retention from **7% to 30%** through ML-powered personalization and automated lifecycle management
• Built comprehensive CRM and sales automation platform integrating customer journey optimization, revenue analytics, and predictive modelling for subscription business
• Designed pricing optimization engine yielding **12% revenue increase** through dynamic pricing algorithms, market analysis automation, and competitive intelligence

**Predictive Analytics & Operations:**
• Implemented collection management and predictive analytics reducing delinquency from **14% to 9%** through automated risk scoring, workflow optimization, and ML-driven intervention strategies
• Led enterprise BI infrastructure serving strategic planning, goal setting, and performance optimization across all business units with real-time dashboards and automated reporting
• Managed analytics team of **8 professionals** delivering decision-support systems, automated reporting, and advanced analytics capabilities across the organization

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**EARLY CAREER - FINANCIAL SERVICES FOUNDATION**

**Axis Bank** (Sales Manager) | August 2008 - July 2009:
Managed distributed sales operations achieving Rs 200 Cr+ disbursement targets through process optimization and team leadership.

**ICICI Bank** (Sales Manager) | June 2006 - August 2008:
Built franchise network across multiple districts managing Rs 60 Cr+ lending portfolio and regional expansion strategy.

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## KEY ACHIEVEMENTS & STRATEGIC IMPACT

**Technical Excellence & Innovation:**

• **30+ Production AI Systems:** Live portfolio at gyanam.store demonstrating enterprise-ready automation solutions across multiple domains

• **Enterprise Scale:** AI architecture serving 22M+ users with 21M+ monthly transactions and 99.9% uptime SLA for mission-critical financial systems

• **Operational Transformation:** 80% reduction in manual processing and 60% improvement in customer resolution time through intelligent automation

• **Business Growth:** 180% user engagement improvement and 20% conversion rate achievement through ML-powered optimization

**Leadership & Strategic Recognition:**

• **Academic Leadership:** Faculty positions at IIM-Indore and ISB for AI Strategy and Technology Leadership • **Industry Innovation:** Early adopter and recognized expert in Railway.app and n8n for enterprise AI automation

• **Cross-Domain Expertise:** Successful AI implementation across fintech, healthcare, media, and e-commerce with measurable business impact

• **Thought Leadership:** Live technical portfolio showcasing practical AI implementation capabilities and production excellence.