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Senior Product Owner

◊ Generative AI ◊ Product Vision and Strategy ◊ Digital Transformation ◊ Scrum ◊ Banking

KEY HIGHLIGHTS

- A seasoned Product Owner with over 14+ years of experience.
- Experienced in product strategy, vision, and execution of digital transformation projects in various sectors such as capital markets, payment processing, retail /corporate banking, insurance, and utilities industries.
- Expert in managing complex product portfolios, fostering stakeholder relationships, and delivering high-value solutions in 4 continents and 14 countries.
- Successfully delivered 10 complex IT projects with proper planning within scope, schedule, and budget, with an average project completion rate of 95% over the past 7 years.
- Created a product vision and roadmap for Alert monitoring of missing payments and files, reducing SLA breaches from 30 to 0, and saved 1 million per year in penalties.
- Achieved an average project schedule adherence rate of 92%, minimizing delays and ensuring timely project delivery in my past project.
- Resolved 85% of audit findings in the first 3 months to help the South African Post Office gain banking status.
- Received appreciation for saving CAD 1 million by optimizing the resources and proposing a new road map for making AMLAK a full-fledged digital bank, with CASA, credit card, and loan payments.
- Integrated Oracle Retail and Corporate Banking as a consultant for 21 banks in 13 countries to date.
- Awarded 'Employee of the Year' 4 times for meeting deadlines and managing clients.
- PMP, PSPO, and CSM certified.

SKILLS

Product Management Skills: Agile (Scrum, Kanban), Product Metrics and Reporting, Backlog Management, Product Discovery, Roadmap creation, Stakeholder Engagement.

Technical Skills: SQL, JAVA, Web / Application servers, Databases

Tools: Jira, Confluence, Azure, Kibana, Slack, Trello, GitHub, Miro

CAREER HISTORY

Senior Product Owner

Feb 2022 – Present

CITI BANK NA, Canada

- Owned, managed, and increased the product backlog user stories by 20% by breaking down large user stories into smaller ones, thus making the time to market 10% faster.
- Successfully delivered the TPS migration and overhaul project under budget, leading to a cost reduction of 10% across all project-related expenses through meticulous resource allocation and procurement strategies.
- Collaborated with stakeholders, clients, business analysts, and engineering teams to propel product requirements and provide custom-built solutions that improved client onboarding and reduced support tickets by 35%.
- Migrated and implemented the trade processing platform, delivering features such as bulk trades, mortgages, and multi-currency support aligned with client and compliance needs, with 95% on-time delivery of the final product.
- Facilitated discovery sessions and roadmap planning with stakeholders, taking complex technical B2B processes and translating them into actionable user stories that increased delivery velocity by 10%
- Deployed Generative AI to create tailored content and provide scalable insights to traders and account managers which enabled them for rapid report creation and curation of tailored client communication which enhanced client satisfaction by 30%.
- Reduced manual error and improved efficiency and accuracy by 10% across various functions and automated duplicate tasks by leveraging Agentic AI.
- Delivered seamless API integrations with corporate trading networks (i.e., BBG, SIMPLICITY, MARS, ONEBOOK) and improved processing by 15% and increased automation.

Product Owner

Aug 2021 – Feb 2022

CAPCO, Toronto, Canada

- Curated six-month, one-year, and three-year roadmaps for the team and got them signed off by the Director.
- Created the task matrix for the new clients at CAPCO and held the initial kick-off meetings for new insurance domain customers for Capital Markets with agile methodology and existing customers with waterfall (as needed).

- Provided value metrics such as Conversion rate, cost per click, retention rate vs churn rate, and time to value to the stakeholders, existing customers, and later to new onboarded clients.
- Provided support to the agile teams and drove continuous optimization of Gen AI solutions, incorporating advanced techniques in natural language processing (NLP) and computer vision with support from leads and senior developers.

Product Owner and Scrum Master

Jan 2020 – Aug 2021

Paymentus Inc., Markham, Canada

- Migrated Paymentus's payment system architecture from physical servers to Amazon Cloud (AWS) for better performance and stability, and also implemented an Artificial Intelligence chatbot in the platform.
- Managed the upgrade of the payment platform from JPMorgan to Braintree using payment processing APIs
- Achieved a 25% increase in sprint completion rates by implementing streamlined processes and focused Agile coaching, enhancing team output and predictability.
- Elevated team velocity by 15% through continuous refinement of user stories and sprint planning techniques, leading to faster feature delivery and shorter time-to-market using Automated Testing and CICT.
- Facilitated a 50% increase in cross-team collaboration, measured by the number of shared sprint goals and joint problem-solving sessions, and thus addressed impediments and resolved conflicts.
- Delivered the migration project with profound success ahead of schedule and IPO launch.

Scrum Master

Apr 2018 – Jan 2020

Dealer-FX Group, Inc., Toronto, Canada

- Reduced average daily stand-up time by 40% through rigorous facilitation and focused time management to most effectively align and communicate with the team.
- Set up and conducted effective recurring sprint status meetings with product, portfolio, and delivery managers.
- Guided Product Backlog grooming, sprint planning, daily stand-ups, sprint review, and retrospective meetings
- Attained a consistent 90% rate of sprint goal accomplishment through numerous iterations, demonstrating team commitment towards goal achievement.
- Improved 25% sprint review attendance by solidifying the link between development progress and expectations of stakeholders.

Senior Consultant and Project Manager

Jun 2016 – Nov 2017

In2IT Tech. Pvt. Ltd, Johannesburg, South Africa

- Ensured compliance with financial regulations (e.g., KYC, AML) by implementing robust internal controls, resulting in the delivery of 85% compliance violations in the first three months of SA Post Office.
- Developed and implemented a risk management framework, leading to a 15% reduction in operational risks and improved decision-making through enhanced risk visibility at the SA Reserve Bank.
- Oversaw and successfully delivered the digital migration of retail banking systems, minimizing downtime and ensuring uninterrupted customer services, resulting in a 15% increase in customer satisfaction scores.
- Managed and delivered the integration of online retail banking, mobile apps, and ATMs, enabling a consistent user experience across channels and contributing to a 20% rise in digital customer engagement.

Sr. Software Engineer

June 2015 – May 2016

Nichepro Technologies, Bangalore, India

- Resolved complex technical issues for end-users, consistently achieving a 95% first-call resolution rate and reducing downtime in retail banking and corporate banking by rapidly identifying root causes for AMLAK, UAE.
- Led a team of remote support specialists, implementing streamlined processes that resulted in an 80% increase in remote issue resolution and reduced on-site visits.
- Developed automated scripts and created and maintained an internal knowledge base for routine maintenance tasks, resulting in a 15% reduction in manual workload and freeing up resources for more strategic tasks.

Staff Consultant

Sep 2011 – May 2015

Oracle, Mumbai, India

- Advised 3 banks on optimizing the branch network, leading to a 15% reduction in operational costs with high customer satisfaction through strategic closure of branches and enhanced digital services.
- Installed digital suite/customer journey mapping and process improvements in 13 banks, which achieved a 20% decline in customer complaints and a 25% increase in Net Promoter Scores.
- Developed digital banking roadmaps for 6 banks, resulting in a 40% surge in mobile app usage and a 25% spike in online account openings for 2 years.

CERTIFICATIONPMP
PSPO
CSM**EDUCATION**BACHELOR OF TECHNOLOGY, BPUT INDIA
2011