Kumar Neeraj
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Profile

An experienced business and technology executive with progressive experience in Global Project, Program and Portfolio Management, Product Management, Digital Transformation, Technical Support, Business Delivery, People Management, Business Operation, Client Management and Process Management.

Education

Business Analytics and Intelligence, IIM Bangalore
BE (Information Technology) from Rajiv Gandhi Technical University, Bhopal

Core Skillset

Product Management: Expertise in Core Banking (CorePro, Hogan), Salesforce, Global Pay Plus (Finastra), Campus Door TutionsourceV4 and multiple proprietary analytical products.
Domain Exper4se: Specialized in Wealth Management, Investment Banking, Loan Origination & Servicing, Credit Risk Rating & Rules, Payments (SWIFT, NACHA, FEDWIRE, SEPA, CHAPS), KYC, AML and Financial Regulatory Compliance.
Technical Skills: Proficient in Core Java, SQL, Tableau, Power BI, Excel, Python and MS Azure Cloud.
Data & Analy4cs: Skilled in Regression Analysis, Hypothesis Testing and Time Series Analysis and advanced Machine Learning techniques

Experience Snippet

SENIOR PROGRAM/PRODUCT MANAGER, MYPULSE.IO (NUCLEUS COMMERCIAL FINANCE), MUMBAI — 2023–PRESENT

- Led the strategic initiative to establish DaaS (Data As a Service) capabilities, aligning technology stacks enhancing data accessibility and accelerating data-driven decision-making through robust governance and cross-functional collaboration.
- Managed cross-functional teams to deliver AI enhanced product capabilities in lending workflows including Auto Underwriting, Affordability, Loan Approval, Fraud detection and Collection.
- Spearheaded the integration of external APIs adopting open accounting practices and implementing open banking solutions to enhance product capabilities.
- Enabled integration with Lloyds Bank Cardnet for our online payment solution.
- Enabled Salesforce modernisation by automating tasks, standardizing business process to optimize operation.
- Collaborated with design and marketing teams to enhance user interface (UI) and user experience (UX) across platforms, ensuring alignment with brand strategy and improving customer engagement.

AGILE PROGRAM MANAGER, UBS, PUNE — 2018–2023

- Managed the full life cycle of multiple analytical products, acting as a key liaison for financial advisors to ensure seamless integration, maximizing product utilization, and enhancing decision-making and client support.
- Led the successful migration of on-premises applications to Azure Cloud, improving scalability and operational efficiency.
- Owned and managed release schedules, milestones, packaging, and deployment activities.
- Streamlined the Change Management process for the Credit Risk business unit, and supported various Global Wealth Management (GWM) expansion initiatives and the NextGen suite of smart applications.
- Developed and implemented best practices and standard operating procedures for deployment, break-fix support, and system management within the DevOps team.
- Directed Agile budgeting and forecasting processes, establishing clear communication channels with leadership and business stakeholders regarding program status, risks, and progress.

DELIVERY MANAGER, COGNIZANT TECHNOLOGY SOLUTIONS — 2006-2018
CLIENT: JPMC (BENGALURU, KA INDIA)

- Ensured on-Time and on-budget delivery of multiple projects across various geographies, focusing on Digital Augmentation and Tech-refresh initiatives.
- Led customer engagement during new contract negotiations within a managed service construct model, fostering strong client relationships.
- Managed the enhancement roadmap for the Unified Payment Hub, optimizing ACH and Wire Payment processes.
- Led the integration and consolidation of multiple payment channels into a cohesive Unified Payment Hub.
- Provided expert guidance in defining payment flows and APIs for ACH and Wire payments across various channels.
- Collaborated closely with development and infrastructure teams to integrate test automation into the continuous delivery pipeline, enhancing deployment efficiency.

- Partnered with business teams to identify and leverage synergies across different applications and environments, driving automation solutions and advancing DevOps implementation.

CLIENT: PNC BANK (PITTSBURGH, PA USA)

- Established and led a new team specializing in Hogan applications for Core Banking and Corporate & Institutional Banking (C&IB), expediting project implementations ahead of schedule.
- Led the digital transformation of legacy payment systems into the unified Global Payment Plus platform, covering Domestic and International Wires and Real-Time Payments using ISO 20022.
- Identified performance gaps in existing processes and implemented sustainable solutions to boost operational efficiency and elevate project execution maturity.
- Successfully implemented a Virtual Account Management system within 2 months for a client, as part of a pilot project.
- Developed dynamic Oracle Business Intelligence dashboards and reports, enhancing data visualization and decision-making.
- Expanded Canada branch services using the GPP platform and created design artifacts like wireframes for client payment system UIs.
- Engaged in comprehensive dialogues with key stakeholders to develop and refine process methodologies, strategies, and project plans, while advising clients on industry best practices.

CLIENT: SALLIEMAE (INDIANAPOLIS, IN USA)

- Successfully led a complex digital transformation program, transitioning from a legacy mainframe application to the Tuition Source (TSv4) system from Campus Door, serving as the new loan origination engine.
- Established a Test Centre of Excellence (TCoE) as a centralized quality unit, standardizing and strengthening quality processes across the enterprise.
- Negotiated and secured a multi-year contract with the customer for various applications, while developing and implementing a comprehensive transition plan.
- Outlined and executed a digital transformation strategy, detailing the roadmap, tools, framework, and approach for the new engagement, including resource and capacity planning for all projects.
- Conducted due diligence and assessment of existing assets, defining a strategy to expand the automation footprint, including API and mobile integration.
- Led the transition to a distributed Agile delivery model by developing and implementing a detailed transitional plan, establishing a metrics-driven Agile governance structure and reporting system.

CLIENT: NAVIENT (FISHERS, IN USA)

- Managed a critical project focused on migrating and developing a new platform for Collection (loan servicing), transitioning from the Class system to FDR (First Data Merchant Services).
- Successfully led the initiative, including the evaluation of the newly developed OpSys system and the implementation of ETL processes for daily data loading from FDR

CLIENT: IMS HEALTH (PUNE, MH INDIA)

- Located, extracted, manipulated and organized data from 17 national data sources to support the development of analytical tools.
- Designed and implemented dashboards and data visualizations that effectively communicated key trends and insights to executive leadership, facilitating data-driven decision-making and improved business performance.
- Developed and implemented data quality and data governance processes, collaborating with cross-functional teams to ensure data accuracy and completeness.
- Assisted in maintaining data integrity across four production systems, ensuring reliable data management.
- Built, maintained, scaled, and supported 10+ data pipelines, enhancing the efficiency and reliability of data processing workflows.
- Enhanced regulatory compliance by thoroughly monitoring and analysing data quality, leading to zero regulatory noncompliance incidents.

CLIENT: DUN & BRADSTREET (CHENNAI, TN INDIA)

- As a Systems Engineer, designed, coded and facilitated multiple implementations for Java-based web applications for Portuguese and UK BIR projects.
- Developed SQL, PL/SQL and stored procedures to enhance database interactions and optimize performance.

Certification & Credentials
HTML Certification from W3 School
AZ-900 Microsoft Azure Fundamentals Certified (#H327-3129)
Leading SAFEe 5.1 (#54981290-3059)