

Febin Paul

Technical Product Manager | Product Owner | Data-Driven Leader

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Profile Summary

A highly skilled **Technical Product Manager** and **Product Owner** with over 10 years of experience in **Fintech**, **Banking**, **IT**, and **Data Analytics**. Proven ability to lead full product life cycles, from strategy to execution, driving scalable solutions through **data-driven insights** and **cross-functional collaboration**. Adept at managing **Agile** teams, building **digital platforms**, and delivering value through **blockchain**, **cloud architectures**, and **data transformation**.

Recognized for aligning technical and business objectives to create products that enhance user experiences and drive business growth. Consistently delivers innovative solutions that maximize **profitability** and improve **operational efficiency**.

Core Competencies

Product Management & Strategy	Technical Expertise & Data Analysis	Leadership & Collaboration	Tools & Technologies
Product Roadmap Development	Blockchain (Ethereum, Web3, DEFI)	Cross-Functional Team Leadership	Jira, Confluence, Figma
Data-Driven Decision Making	Data Mapping & SQL	Stakeholder Management	SQL, JSON, XML
Agile Methodologies (Scrum)	Cloud & Microservices Architecture	UI/UX Collaboration	Tableau, PowerBI
Competitive Analysis	APIs (RESTful, Postman)	Executive Presentations	Blockchain (Ethereum, IPFS)

Professional Experience

United Overseas Bank (UOB), Singapore | Business System Analyst | Product Owner
(November 2022 – Present)

- Led data-driven product development across retail banking services, achieving a 25% increase in product adoption.

- Defined product roadmaps using insights from SQL-based analysis, optimizing decision-making for Cards, Loans, and Investments.
- Spearheaded data mapping and transformation efforts, streamlining processes for executive stakeholders.

Accion Labs, Bangalore | Product Manager | Digital Banking & Cryptocurrency (September 2021 – November 2022)

- Managed the development of a white-label digital banking platform, enhancing functionality with cryptocurrency features.
- Boosted customer retention by 30% by leading the redesign of the wealth management platform.
- Integrated data analytics for predicting user trends, resulting in more tailored customer experiences.

Axis Bank, Mumbai | IT Business System Analyst | Data Lead (January 2019 – September 2021)

- Led the migration of legacy systems to cloud-based architectures, improving system scalability and performance.
- Achieved a 40% reduction in operational costs by implementing RPA and OCR solutions for Trade Finance.
- Drove blockchain POCs for trade finance, transforming key business processes.

Kerala Blockchain Academy | Research Scientist | Blockchain & Data Solutions (July 2018 – January 2019)

- Developed a blockchain-based certificate issuance system for the government, securing over 500K records.
- Pioneered blockchain applications for secure public sector data management.

Chainframe (Blockchain Startup) | Product Manager | Blockchain & Data Governance (October 2017 – January 2019)

- Built blockchain governance tools for public sector clients, creating a tokenized ecosystem for government schemes.
- Launched secure data exchange platforms for state government initiatives.

HCL Technologies, Chennai | Software Engineer | Project Lead (October 2013 – October 2017)

- Led the implementation of data-driven enhancements, improving system reliability and customer engagement.
- Delivered key projects on time, within budget, while enhancing data reliability.

Education

Bachelor of Computer Science & Engineering

Anna University | CGPA: 7.84/10 | June 2008 – June 2012

Key Achievements

- Delivered a digital banking platform with 20% higher customer engagement within six months.
- Optimized data infrastructure, reducing retrieval times by 40% and improving reporting accuracy.
- Implemented blockchain solutions for certificate issuance, securing over 500K data records.
- Led the migration of a multi-terabyte database to the cloud, improving performance by 35%.
- Developed a cryptocurrency trading platform, attracting over 10,000 active users.