

## RAGHAVENDRA PVLN

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LinkedIn: <https://www.linkedin.com/in/raghavendra-penumarthy-49793168/> | Domain:  
Digital Transformation, General Management, Analytics Strategy

### PROFESSIONAL SUMMARY

General management professional and techno-functional strategist with over 10 years of experience in digital transformation, enterprise analytics, and data-driven decision-making across financial services, healthcare, and technology sectors. Proven success in leading cross-functional teams, managing data strategy, modernizing systems through cloud adoption, and driving innovation. Expertise includes business planning, stakeholder alignment, compliance readiness, and scalable automation using analytics and cloud-native platforms.

### PROFESSIONAL EXPERIENCE

#### Chief Manager – IndusInd Bank (Aug 2024 – Present)

- Spearheading the solution design for enterprise-wide Loan Origination and Management Systems tailored to microfinance and liability products.
- Architected a modular framework integrated with CBS to handle lead intake, KYC validation, credit underwriting, disbursal, and repayment workflows.
- Led vendor evaluations, contract finalization, and roadmap alignment with core digital transformation strategy.
- Developed real-time analytics dashboards and forecasting models using historical collections and repayment behavior to improve delinquency management.
- Coordinated end-to-end execution of compliance readiness for RBI and statutory audits, enabling audit traceability through automated data pipelines.

#### Senior Product Manager / Digital Transformation Consultant – Hitachi Vantara (Aug 2021 – July 2024)

- Project: Lead-to-Cash Digital Platform for Global Technology Division  
Designed and delivered a scalable solution covering entire business lifecycle from lead generation to post-sales. Integrated CPQ engine for bid/RFQ generation, ERP system for order management and demand planning, and legal CLM for contract tracking. Implemented revenue recognition logic in compliance with IFRS 15. Enabled automation of PO and SO generation aligned with customer payment terms.
- Project: Cloud Migration Strategy for European Bank  
Led assessment of 20+ legacy banking applications and proposed Azure-based modernization. Developed TCO/ROI models and migration blueprint. Directed pilot migration of core payment application and provided architecture guidance for future-state design.

- **Project: Investor Intelligence Platform for European AMC**  
Delivered an omni-channel solution for investment data aggregation across mobile, web, and branch systems. Established analytics layer with investor insights, churn risk scores, and personalized communication triggers. Integrated real-time reporting via Power BI.
- **Project: Card Payments Serverless Platform for Raiffeisen Albania**  
Replaced BizTalk-driven legacy system with Azure-based microservices architecture for handling high-volume card transactions. Integrated fraud analytics and notification engine using Python on Azure Functions. Reduced latency by 40% and operating cost by 30.

#### **Business Systems Analyst – UnitedHealth Group (Optum), Hyderabad (June 2018 – Aug 2021)**

- Owned development and integration of clinical data modules into enterprise data warehouse to support risk stratification, chronic condition modeling, and actuarial projections.
- Led data operations supporting epidemiological research and real-world evidence studies on opioid crisis and COVID-19.
- Collaborated with academic and public health stakeholders to maintain data fidelity, harmonize taxonomies, and curate standardized medical datasets.
- Automated reporting pipelines via ADF and Synapse to support 200+ business users across actuarial, clinical, and research functions.

#### **Software Engineering Analyst – Accenture (AVS / Cigna US)**

- April 2017 – June 2018 (AVS): Defined GDPR-compliant architecture and data governance model for OTT data pipelines. Developed RESTful APIs and managed user behavioral analytics for clients such as Sky UK and KPN Netherlands.
- Sept 2014 – March 2017 (Cigna Healthcare US): Managed the development of a Rebate Billing System for pharmacy benefits management, processing Medicare and commercial drug rebate claims. Designed cohort-based tagging framework to track member-level engagement and derive insights for underwriting models. Created cross-source member timeline architecture for historical record matching and improved data quality in enrollment systems.

## **EDUCATION**

Executive Education: Accelerated General Management Program (AGMP) – IIM Ahmedabad (In Progress / Completed YYYY)

MIT (EdX MicroMasters) – Global Supply Chain Analytics, Predictive Modeling, Business Metrics

B.Tech in Computer Science – Anna University, Chennai

#### **Certifications:**

- Microsoft Certified: Azure Data Engineer (DP-200/201), Data Analyst (DA-100)
- BCS Certified Business Analyst
- Certified in Data Science using Python (Forecasting, Regression, ML pipelines)

## **TECHNICAL & STRATEGIC SKILLS**

Digital Transformation: Program Delivery, Cloud Migration, Roadmapping, TCO Analysis, Audit & Compliance Alignment

Data & Analytics: Python, SQL, Azure Synapse, Power BI, ADF, Databricks, Data Lakes, Cohort Analysis, Risk Modeling

Leadership & Strategy: Vendor Evaluation, Stakeholder Engagement, Performance Planning, Business Case Development

Frameworks: Microservices, RESTful APIs, GDPR Compliance, OTT Systems, ERP/CPQ Integration, IFRS15, CLM

## **LANGUAGES**

Fluent in English, Hindi, Telugu, and Tamil

References available upon request