SHRUTI KAMBLE

NASBA – Financial Portfolio Management Certification, LinkedIn, 2025

**Engineering Degree | MBA | 10+ Years Fintech Experience in UK markets**



[LinkedIn Profile](https://www.linkedin.com/in/shrutikambleuk/)

### Professional Summary

Engineering graduate with an MBA and 10+ years in the UK fintech sector. Strong knowledge of financial systems, regulations (UKFR in progress), and financial statements. Skilled in analysis, strategy, and compliance, with a genuine interest in private equity and investments. **Actively seeking to pivot into investment analysis.**

* Strong numeracy and understanding of financial statements
* Proficient in Excel and PowerPoint
* Excellent analytical and communication skills
* Genuine interest in private equity and venture capital
* Proactive and comfortable in a fast-paced, small team

### WORK EXPERIENCE

#### [Senior Analyst, Mortgage Finance Product](https://www.targetgroup.com/latest-thinking/latest-insights/meet-the-originations-experts-shruti-kamble-senior-business-analyst/" \t "_blank)

#### Target Group, Hybrid

Nov 2023 – April 2025

* Owned features and their end-to-end lifecycle; collaborated with product managers, engineers, and stakeholders to drive value.
* Wrote user stories, acceptance criteria’s and bugs. T-shirt sizing and agile ceremonies.
* Worked on API integrations such as Companies House, FCA, and Decision Engine.
* Participated in roadmap curation, prioritisation and delivery using SME expertise combined with active market analysis.
* Participated in RFIs/RFPs, product demos, and regulatory compliance (GDPR, Data Protection). Supporting pricing and sales activities.

**Tools:** JIRA, Confluence, FIGMA, APIs, Provenir, SQL, Postman, Agile.

[](https://www.targetgroup.com/)

[](https://www.capita.com/)

#### Product owner

#### CMSS, Capita - Contractor

Nov 2021 – Nov 2023

* Delivered new features for Capita’s mortgage origination platform used by HSBC and Virgin Money.
* Defined impact assessments, wrote user stories with ACs, assisted backlog refinement.
* Delivered Open Banking integration, Limited Company BTL workflows, offset mortgages, and accessibility improvements.
* Resolved bespoke production issues in a regulated Tier 1 environment.

**Tools:** JIRA, SQL, Agile, REST APIs, Azure, CRM portals, SaaS platforms

[***Investment thesis builder project*:** Here](https://market-thesis.shrutikamble.co.uk/)

* Takes a ticker and generates an investment thesis for a stock, along with a recommendation.
* Portal also has a stock research and screening functionality that shows the market, sector, CAP, Price, 1M to 12M returns, P/E ratio etc. allowing users to perform analysis of the stock with 1-click functionality.
* The prototype also has the ability to create a financial portfolio management plan based on Target CAGR, Initial Investment and Monthly contributions. Three different strategy options conservative, balanced and aggressive. (Click [here](https://market-thesis.shrutikamble.co.uk/) to explore)

\*Built using AI platforms, prototype only.

## Core skills & Competencies

* JIRA, Confluence
* Agile|Scrum
* API Integration
* Product Roadmaps
* UAT | Testing
* SQL | BRD | BPMN
* Stakeholder Engagement
* UK Financial Regulations
* Business Process Reengineering
* AS IS and TO BE mapping
* Microsoft Azure
* MIRO | FIGMA | Lucidchart
* Product Lifecycle Management

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#### Lead BA

#### Finova, Full Time

(May 2015 – Jan 2018) - (Nov 2019 – Nov 2021)

* Requirement gathering, workshops, requirement specifications for legacy-to-modern system migration.
* Managed cross-functional teams for major upgrades for Tier 2 building societies.
* Collaborated with lenders CBS, Saffron BS, Westbrom BS, Hanley BS, and Dansk Bank.

**Key Projects: -** £1M+ upgrade delivery for Cambridge BS. Product migration strategy across multiple client ecosystems

**Tools:** Azure, BPMN, SQL, VISIO, , REST APIs, B2D and B2C portals, , SaaS platforms, Agile/Waterfall

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#### Business Analyst

#### Release Mobile Limited, Full Time

(July 2014 – April 2015)

* Managed software releases and SDLC coordination.
* Performed regression/UAT testing and defect tracking for content management systems.

## Key lender client projects

















#### Module Lead

#### Wipro Technologies, Full Time

July 2006 – Feb 2009

I initially started as a .net programmer moved into testing, learning and working my way up to Lead Test Analyst position in testing services.

* Led QA teams for a US mortgage lender platform.
* Performed daily test cycles, defect triaging, client reporting.
* Transitioned from .NET developer to Lead Test Analyst.

[](https://www.wipro.com/)

## Key skills and characteristics

* Work well under pressure
* Solid written and verbal communicator
* Wellbeing champion, Mindfulness and resilience practitioner.

## LATEST INITIATIVES – Market research in a newsletter

### References available on request

LinkedIn references can be found [here](https://www.linkedin.com/in/shrutikambleuk/details/recommendations/)

### activities and interests

* Business strategy and innovation
* Change management
* Competitor analysis
* Market trends analysis
* Financial Portfolio Management certification

#### [Founder and Co-creator](https://themortgagebeacon.co.uk/)

#### The Mortgage Beacon: Newsletter

July 2025 – Present

* Led the ideation and concept development of the newsletter; contributed to editorial direction and mortgage domain content.
* Initiated cross-functional collaboration between marketing, design, and engineering, transforming an idea into a recurring client-facing product
* LinkedIn following at: <https://www.linkedin.com/company/the-mortgage-beacon/about/>

**Key Achievement:**

* Launched a growing industry publication that has attracted engagement from lending professionals on LinkedIn and sparked collaborative content creation.

[](https://themortgagebeacon.co.uk/)

## EDUCATION

#### CeMap – In Progress

Walbrook Institute of London (Formerly LIBF)

June 2025 - Present

#### University of South Wales, Newport

**MBA** London 2011: 2012

Master of Business Administration, Innovation

**EDEXCEL UK,**

**PgCms** London 2011

Advanced professional certificate in management studies (Distinction)

**UMIT University**

Mumbai 2002 : 2006

**Bachelor of Technology** (First Class)