

Vaibhav Karkhanis

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Professional Summary

Senior Technology Leader with 20+ years of experience in financial technology, investment management, and banking, specializing in architecture design, digital transformation, and large-scale global delivery. A proven track record of building high-performance engineering teams from the ground up and transforming India into a strategic development hub for web and mobile platforms.

Established India's web and mobile development capability from inception at ClearWater Analytics (formerly Enfusion) — building stakeholder trust with global leadership and expanding delivery ownership such that over 80% of product development now operates from India. As part of the **India Senior Leadership Team**, represent the development organization across Mumbai, Noida, and Bengaluru — defining regional technology policies, driving talent strategy, enabling technical training, and shaping India's roadmap to become a strategic partner in global delivery.

Architecturally strong and hands-on by background, with extensive experience across software design, integration, and system modernization for mission-critical platforms at Morgan Stanley, JP Morgan, and Clearwater Analytics. Adept at designing scalable, resilient architectures using modern frameworks (Java, Spring Boot, React, React Native, Databases) and collaborating closely with enterprise architects to align delivery with long-term business and regulatory priorities.

Currently expanding expertise in **AWS, Docker, and Kubernetes**, with a growing focus on exploring **AI adoption** in the web and mobile ecosystem — identifying early opportunities to enhance developer productivity and client experience through intelligent automation.

Professional Experience

Clearwater Analytics (formerly Enfusion India) — Executive Director & India Product Lead
March 2021 – Till Date

- Architected and scaled a ground-up India engineering capability, transforming India into the strategic center for global product delivery and execution. Today, 80% of all web & mobile development is driven from India, underpinned by the trust built with global business and technology leadership
- Built and fostered relationships with global leadership to position India as a trusted partner, attracting major development projects, shaping delivery strategy, and ensuring seamless program execution.

- Instrumental in integrating India operations into global product strategy, directly contributing to business growth and regulatory alignment
- Serving on the India Senior Leadership Team, defining regional policies, talent strategy, and technology governance across Mumbai, Noida, and Bengaluru.
- Led modernization and architectural upliftment of key investment management products, ensuring scalability and operational resilience.
- Promoted from Senior Vice President to Executive Director, reflecting leadership impact, scalability, and successful transformation of India's product development footprint.
- Mentored technical managers into strategic leaders, driving ownership, delivery discipline, and innovation culture.

JP Morgan Chase — Vice President, Front Office Technology

July 2018 – March 2021

- Directed development of mission-critical trading and order management systems supporting front-office operations.
- Architected scalable, low-latency solutions for trade capture and processing.
- Implemented CI/CD automation using Jenkins and Maven, integrating automated testing and deployment pipelines from application side. Integrated tools like Black Duck and Sonar to ensure optimal code quality
- Collaborated with global teams to align delivery standards, ensuring regulatory compliance and data integrity.

Morgan Stanley — Vice President, Market Risk & Regulatory

March 2013 – June 2018

- Designed and architected modernization of market risk platform to deliver near-real time data to margining systems.
- Championed migration to service-oriented architectures (SOA), delivering scalable, agile solutions and strengthening global risk visibility.
- Promoted to Vice President for cross-border technical leadership and business-critical transformation.
- Built and led India development team for supervisory dashboard system to support real-time regulatory and operational oversight.
- Collaborated with business stakeholders and enterprise architects to design modular, event-driven architecture.
- Supported key transformation initiatives aimed at decommissioning legacy systems and migrating to cloud-aligned frameworks.

MSCI – Senior Manager, Data Management team

October 2009 – March 2013

- Collaborated with global operations and data governance stakeholders to improve data quality and accuracy, directly impacting risk and portfolio management process.

- Developed and delivered applications like “**True Coverage**” and “**HealthQA**” automating data validation and enhancing historical analysis, reducing operational risk
- Led India production support, ensuring stability and continuity of critical financial data pipelines
- Mentored developers as Core Java Lead in the Centre of Excellence, laying the foundation for sustainable India capability growth
- Positioned as a bridge between needs and technology delivery setting the stage for future leadership roles

Tata Consultancy Services – Assistant Systems Engineer, Mumbai, Bengaluru, USA

October 2004 – October 2009

- Contributed to global client projects across banking, finance, and media domains, including Bank of America, GE, Chrysler Financial, and AMG, developing solutions in Java, JSF, and DB2.
- Independently led critical integrations with eOriginal for Chrysler Financial’s eContract product, demonstrating early ownership and accountability in a client-facing role in the USA.
- Collaborated with architects and senior stakeholders to shape product design, gaining first-hand experience in client engagement and delivery management.
- Built a strong foundation in software engineering, stakeholder communication, and client delivery that shaped a leadership career in financial technology.

Core Competencies

Backend: Java (JDK 4 – 21), Spring, Spring Boot, REST APIs, Spring Security, Node JS

Frontend: ReactJS, React Native, JavaScript, TypeScript

Databases: DB2, Sybase, Oracle, MySql. MongoDB

Messaging & Integration: JMS, SOA, Apache Kafka, OpenFin

Cloud & DevOps: CI/CD, Jenkins, Docker, Kubernetes (Self learned and execution from Application side)

Other: Agile, Team Building, System Architecture

AI: Elementary exposure; exploring web/mobile applications.

Education & Certifications

Bachelors of Engineering, Electronics (2001 - 2004)

Thadomal Shahani Engineering College [Mumbai University]

Diploma, Industrial Electronics (1998 - 2001)

Bhausaheb Vartak Polytechnic

Additional Projects & Interests

- Delivered multiple Web and mobile app prototypes for external clients
- Ongoing learning in Python and AI; developing innovative app concept