

ZUBAIR AKHTAR

Dublin, Ireland | T: +353 899 59 6754 | E: zubiakht98@gmail.com | Stamp 1G | L: [LinkedIn](#) | [Portfolio](#)

Professional Summary

Product Manager with 6+ years of experience building and scaling regulated fintech products across lending, onboarding, identity verification, and transaction workflows. Strong background in checkout optimisation, self-serve onboarding, dashboards, and product-led growth within Agile startup and enterprise environments. Known for shipping commercially impactful features by tightly aligning engineering, design, risk, compliance, and go-to-market teams.

Professional Work Experience

Product Manager	Bajaj Finserv, India	Jul'23 – Sep'24
<ul style="list-style-type: none">Owned end-to-end digital onboarding and transaction flows, covering customer initiation, identity verification, eligibility checks, payment confirmation, and disbursement.Led checkout and intent-to-completion optimisation, reducing user drop-offs by simplifying flows, improving error handling, and clarifying milestone-based statuses.Shipped AI-enabled identity verification and workflow automation, reducing processing time by 30% and lowering operational overhead.Acted as Product Owner for cross-functional Scrum teams, owning backlog prioritisation based on commercial value, risk, and user impact.Partnered closely with Engineering, Risk, Compliance, Operations, and Growth teams to balance speed, security, and regulatory requirements.Drove UAT planning, defect triage, and release readiness, ensuring stable production releases in a high-volume environment.		
Product Manager	L&T Financial India	Apr'22 – May'23
<ul style="list-style-type: none">Led a time-boxed initiative to redesign digital onboarding and verification journeys, improving conversion and operational efficiency.Mapped AS-IS and TO-BE user flows, identifying friction points across manual checks, credential handling, and approval loops.Facilitated stakeholder workshops with Sales, Operations, Risk, Compliance, and Engineering to prioritise high-impact improvements.Converted business needs into clear user stories, acceptance criteria, and technical requirements.Worked hands-on through build and UAT cycles, delivering within release timelines.Achieved a 35% reduction in onboarding and transaction turnaround time, with fewer support escalations.		
Product Manager	HDFC Bank India	Jan'20 – Apr'22
<ul style="list-style-type: none">Supported retail, SME, and vehicle finance products, focusing on digital adoption and user experience.Built internal dashboards and KPIs to track transaction success rates, renewals, and customer health.Collaborated with Technology teams to enhance digital servicing, onboarding, and payment-related flows.Used customer feedback and analytics to prioritise improvements across user journeys.Improved renewal and retention rates by 25% through data-led optimisations.		
Product Associate	ICICI Lombard GIC India	Apr'18- Jan'20
<ul style="list-style-type: none">Delivered workflow automation and system integrations across underwriting and claims platforms supporting 2M+ users.Created BRDs and functional specifications in highly regulated environments.Reduced manual effort by 40% through automation and smarter system design.Strengthened operational transparency using analytics-driven reporting.Awarded Frontier Manager of the Year for execution excellence.		

Education

Master of Financial Technology Dublin Business School, Ireland (2:1)	Sep'24-Sep'25
Certification in Digital Product Management UCD Professional Academy	Dec'25-Pre

Certification

- AI Product Management Mastery - Coursera
- Product Management Essentials – University of Maryland

Independent Project

- **UnderwriteAI** – Intelligent Credit Decision Support Platform
- **CyberGuard** - Real-time cybersecurity companion for Irish digital banks integrating GenAI, NLP, and compliance automation.
- **EcoVault** – Green digital banking product for the EU market promoting eco-friendly savings.
- **Stock SIP** – Auto-investment feature for Bunq, enabling recurring stock investments.

Key Skills

Tech: JIRA | Confluence | SQL | Advanced Excel | MS Visio | Dashboarding & Reporting | Product Analytics | UAT & Defect Tracking Tools | Documentation & Workflow Tools

Non Tech: Product Ownership & Backlog Management | Roadmap Planning | Agile & Scrum Delivery | Sprint Planning & Release Management | User Stories, BRDs & Acceptance Criteria | Stakeholder Workshops & Facilitation | Process Mapping (AS-IS / TO-BE) | Digital Onboarding & Disbursements | Payments & Transaction Flows | Identity Verification & Credit Risk Workflows | Risk, Compliance & AML/KYC | OKRs & KPI Definition | Change Management & Business Readiness | Data-Driven Decision Making