

Nikhil Ranjan

Senior Product Owner (Product Manager equivalent)

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PROFESSIONAL SUMMARY

Senior Product Owner with 13+ years in global financial services. Owns KYC, due diligence and credit-risk data products from discovery to go-live in regulated environments, across multiple markets. Turns analysis into measurable results: less analyst effort, shorter release cycles and leaner data operations.

SELECTED RESULTS

- **30% lower analyst-review effort on a greenfield KYC platform built from an empty backlog**
- **Release cycle cut from 90 to 45 days, with every control gate kept**
- **15% less analyst time per KYC profile through a risk-based automation design**
- **Data-provisioning team cut from 8 to 4, with 22% fewer data-quality issues reported by modellers**

PROFESSIONAL EXPERIENCE

Product Owner, Model Risk and Credit Risk Data Platforms

Nov 2023 to Present

Standard Chartered Bank, Bangalore, India

- Took over a model data platform loaded with manually extracted data and moved it to governed, automated sourcing from the central data lake, starting with the most urgent models.
- Set up the governance process and applied regional data restrictions, compliance rules and masking.
- Rebuilt the manual data logic as tables and aggregated views, and built a reconciliation process that flags data problems.
- Cut the data-provisioning team from 8 to 4 and cut data-quality issues reported by modellers by 22% (six months before versus after).
- Extended the platform from corporate to retail banking data. Own requirements and business cases for data marts serving IFRS 9, Scorecard and IRB modelling teams across four markets.
- Ensured a smooth transfer of a model from another team, covering architecture, production support, legacy issues, book of work and roadmap.
- Also own MVP scope and backlog for a greenfield financial-crime case-management application. Use AI tools daily for stakeholder analysis, requirements drafting and dependency mapping.

Product Owner, Automated CDD Execution Application

Jun 2022 to Oct 2023

Standard Chartered Bank, Bangalore, India

- Analysed where analysts spent their time on initial due diligence and proposed automating the search for client information to the KYC process owner.
- Proposed a risk-based design: low and medium risk profiles prepared by the system for analyst review, with changes highlighted and screenshot evidence; high risk cases drafted as an email for the analyst to send.
- Introduced machine-learning document capture to cut back-and-forth with relationship managers.
- Reduced analyst time per KYC profile by 15%. Regional key risk indicators were met where it went live.
- Owned end-to-end product requirements for a Customer Due Diligence platform and translated regulatory and policy obligations into functional specifications for case workflows, review stages and routing rules.

Product Owner, Policy-Driven KYC Application

Jan 2020 to Jun 2022

Standard Chartered Bank, Bangalore, India

- Defined MVP scope and built the backlog from zero for a greenfield case-management platform, working with Compliance, Operations and Technology.
- Redesigned the case review workflow with human-centred design, cutting analyst-review effort by 30% and initial due-diligence checks by 10%.
- Led the move from waterfall to Agile Scrum. Wrote PRDs, functional specs and outcome-based acceptance criteria.
- Cut the release cycle from 90 to 45 days and improved platform processing efficiency by 8%, by focusing policy review on what changed, moving SIT and UAT into the sprint, and making performance testing and architecture review risk-based.
- Owned release governance across SIT, UAT, Pre-Production and Production, with release-readiness sign-off, defect triage and a two-week hypercare.

Business Analyst, Identity and Verification

Jul 2018 to Dec 2019

Standard Chartered Bank, Bangalore, India

- Worked on the Fenargo case-management platform and owned Identity and Verification requirements across multiple markets.
- Wrote BRDs, FRDs and non-functional requirements under a waterfall SDLC.
- Chaired cross-functional working groups and secured process-owner sign-off for policy-impacting changes. Kept governance records and audit trails.

KYC Operations Analyst, UAT Analyst, Business Analyst

Feb 2013 to May 2018

HSBC, Bangalore, India

- Progressed through three roles on Pega-based KYC and compliance case-management platforms.
- Achieved a 95% post-launch defect-free rate and a 20% reduction in UAT testing time.
- Contributed to a 15% reduction in KYC processing time as a KYC Operations Analyst, through better documentation and workflow changes.

SKILLS

Product strategy and transformation: Product Vision, Product Roadmap, Business Case Development, Build-Buy-Partner Analysis, MVP Definition, Requirements Management, Backlog Prioritisation

Data and analytics platforms: Enterprise Data Platforms, Data Modelling, Data Quality, Data Lineage, Reconciliation, Regulatory Reporting, Credit Risk, Model Risk, Model Governance, IFRS 9, IRB Frameworks

Team leadership and delivery: Agile Scrum, SAFe, PI Planning, Cross-Functional and Matrixed Team Leadership, Mentoring and Coaching, Stakeholder Management at Executive Level

User experience and design: Human-Centred Design, User Research, Journey Mapping, Epics and User Stories, Acceptance Criteria, Success Metrics and KPIs

Domain: KYC, AML, Customer Due Diligence, Compliance workflows, Case management

Tools and AI: Jira, Confluence, Azure DevOps, Fenargo, Pega, Python (Basic), SQL (Basic), Prompt Engineering, AI-Assisted Product Management

EDUCATION

MBA, Finance, M.S. Ramaiah Institute of Management, India (Jun 2010 to Aug 2012)

B.Tech, Dairy Technology, AAIDU, India (2005 to 2009)

CERTIFICATIONS

Certified Scrum Product Owner (CSPO), Scrum Alliance

ICAgile Certified Professional, Agile Product Ownership (ICP-APO), ICAgile

Certified Practitioner of Human-Centred Design, LUMA Institute

McKinsey.org Forward Program Graduate, 2025