

SUDIPTA SOUMYADARSHAN

Product & Analytics Professional | Financial Domain Expert | AI & Product Innovation

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PROFESSIONAL SUMMARY

Product and analytics professional with 12+ years of experience across banking, risk management, and AI-enabled solutions within global financial institutions. Proven track record of leading cross-functional initiatives, driving workflow automation, and translating complex business requirements into data-driven products. Combines deep domain expertise in credit, risk, lending and financial analytics with hands-on experience building AI-powered solutions that improve decision-making and operational efficiency.

CORE COMPETENCIES

Product Management: Product Discovery | Requirements Gathering | Problem Framing | MVP Definition | Product Roadmaps | Prototyping | Solution Design | User Interviews | Agile Methodologies | Stakeholder Management

Banking & Fintech: Credit Risk Management | Lending & Credit | Portfolio Management | Digital Banking | Payments (UPI) | Financial Analysis | Risk Analytics | Regulatory & Compliance

AI & Data Products: Generative AI | Prompt Engineering | AI Workflow Design | LLM Applications | Agentic AI | Workflow Automation | API Integrations | AI-Assisted Decision Support | AI-Assisted Development

Analytics & Leadership: Advanced Excel | Financial Modelling | SQL | Data Analysis | KPI Design & Tracking | Cross-Functional Leadership | Process Optimization | Team Development | Executive Communication

PROFESSIONAL EXPERIENCE

Senior Assistant Vice President – Portfolio Management | Wells Fargo | Bengaluru, India **Mar 2024 – Present**

- **Portfolio & Product Ownership:** Own analytical workflows supporting credit and portfolio decisions for 50+ middle-market entities, partnering with risk, technology, and business stakeholders to enhance decision-support processes.
- **AI-Driven Product Innovation:** Led Generative AI initiative to automate credit report drafting; evaluated model outputs through structured testing, provided feedback on accuracy and consistency, and determined automation readiness — enabling selective deployment of AI across high-volume reporting tasks.
- **Process & Workflow Optimization:** Drove a cumulative 17% improvement in analytical turnaround time through workflow redesign, templating, and selective AI automation; reduced credit evaluation errors by 15% via standardised frameworks and quality-control processes.
- **Stakeholder Management:** Present credit insights, portfolio risk views, and analytical recommendations to senior leadership; translate complex financial data into business-ready insights.
- **Team Leadership:** Lead and mentor analyst pod including senior resources; own workload allocation, quality review, and performance management.

Lead Analyst | CRISIL Limited | Pune, India

Jan 2022 – Jan 2024

- **Credit Methodology & Domain:** Led FIG-focused credit research and ratings support, applying global rating methodologies for banks, sovereigns, and supranational counterparties.
- **Client Delivery:** Managed analytical team delivery for a global asset manager; owned work allocation based on team expertise, QA review, SLA adherence, and timely output across high-volume coverage.
- **Talent Development:** Contributed to hiring, onboarding, and training of analytical talent, building a high-performing team aligned to global quality standards.
- **Process Standardisation:** Redesigned analytical report templates through iterative feedback cycles with internal stakeholders, improving output consistency and establishing uniform quality standards across all coverage.

Senior Associate – Credit Research | Acuity Knowledge Partners | Bengaluru, India

Sep 2019 – Dec 2021

- **Credit Research:** Authored credit reports and counterparty assessments for banks, sovereign-linked entities, and supranationals, aligned to internal methodologies and compliance standards.
- **Macro & Sector Coverage:** Delivered regular research updates on macroeconomic developments, sector trends, and credit events impacting global FIG portfolios.

Credit Analyst | Frontline Capital Analysts | Bengaluru, India

Mar 2017 – Sep 2019

- **Risk Model Development:** Developed credit models and contributed to rating methodologies for financial institutions and sovereign-linked entities.
- **Credit Structuring:** Conducted covenant analysis, recovery analysis, and risk rating assessments to support credit decisioning.

Senior Business Analyst | Accenture Solutions | Bengaluru, India

May 2015 – Jan 2017

- **Project Context:** Worked with cross-functional business and technology teams on digital lending and cards transformation initiatives for a leading global financial services client, supporting web-based customer servicing and credit product workflows.
- **Requirements Gathering:** Led requirements gathering workshops with stakeholders to define functional requirements, customer journeys, process flows, and business rules for lending and card servicing platforms.
- **Fit-Gap Analysis:** Conducted fit-gap analysis between client requirements and platform capabilities, identifying process optimisation opportunities and reducing customisation efforts to improve delivery scalability and implementation efficiency.
- **Cross-Functional Collaboration:** Collaborated with product, operations, and technology teams to enhance user experience across lending and credit card workflows, including onboarding, servicing, and transaction-related processes.
- **UAT & Validation:** Managed UAT activities by validating business scenarios, tracking defects, and ensuring solutions met business, compliance, and customer experience expectations prior to deployment.

Technology Analyst | Tata Consultancy Services | Bhubaneswar, India

Oct 2011 – Jun 2013

Designed automated testing and ERP automation frameworks for a Canadian energy client, achieving 65% effort reduction and 50% improvement in testing timelines.

PRODUCTS BUILT (AI-DRIVEN DEVELOPMENT)

Family Pay — UPI-First Teen Banking & Financial Literacy App | Personal Project

Built a fintech product for Indian families to solve the trust and visibility gap in teen money management by combining UPI payments, parental controls, and financial literacy in one platform.

- **Product Vision:** Defined the product vision around two core user needs: enabling teens to spend and save independently while giving parents real-time visibility and spending controls without constant supervision or conflict.
- **Product Design & Differentiation:** Designed a UPI-first experience with allowance automation, budget planning, goal-based savings, parental dashboards, and real-time spend tracking — differentiated through AI/ML-driven MCC blocking for age-inappropriate spending and a verify-and-control model balancing teen autonomy with parental safety — built end-to-end using AI-assisted development workflows.
- **User Research & Validation:** Conducted user research with parents and teens, validated pain points, prioritised features using Jobs-to-Be-Done frameworks, and iterated product flows through mockups and rapid prototyping.
- **Growth Roadmap:** Defined a long-term growth roadmap including school partnerships for financial literacy adoption and AMC integrations for teen-focused investing and savings nudges.
- **Product Documentation:** Authored a detailed PRD covering user personas, success metrics, roadmap, and feature prioritisation to support future scaling and partnerships.

EDUCATION

MBA – Finance & Technology | Xavier Institute of Management, Bhubaneswar

2013 – 2015

B.Tech – Electrical Engineering | Institute of Technical Education & Research, Bhubaneswar

2007 – 2011

CERTIFICATIONS & CONTINUOUS LEARNING

ICPM, Institute of Product Leadership (In Progress) | **Certified Project Manager**, Google | **Agentic AI & AI Agents**, Coursera | **Prompt Engineering for ChatGPT**, Coursera | **Generative AI in Finance & Accounting**, LinkedIn Learning