

# ZUBAIR AKHTAR

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

## Professional Summary

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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

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- | Product Manager  | Bajaj Finserv, India | Jul'23 – Sep'24 |
|--|----------------------|-----------------|
| <ul style="list-style-type: none"><li>Owned end-to-end digital onboarding and transaction flows, covering customer initiation, identity verification, eligibility checks, payment confirmation, and disbursement.</li><li>Led checkout and intent-to-completion optimisation, reducing user drop-offs by simplifying flows, improving error handling, and clarifying milestone-based statuses.</li><li>Shipped AI-enabled identity verification and workflow automation, reducing processing time by 30% and lowering operational overhead.</li><li>Acted as Product Owner for cross-functional Scrum teams, owning backlog prioritisation based on commercial value, risk, and user impact.</li><li>Partnered closely with Engineering, Risk, Compliance, Operations, and Growth teams to balance speed, security, and regulatory requirements.</li><li>Drove UAT planning, defect triage, and release readiness, ensuring stable production releases in a high-volume environment.</li></ul> |                      |                 |

- | Product Manager  | L&T Financial India | Apr'22 – May'23 |
|--|---------------------|-----------------|
| <ul style="list-style-type: none"><li>Led a time-boxed initiative to redesign digital onboarding and verification journeys, improving conversion and operational efficiency.</li><li>Mapped AS-IS and TO-BE user flows, identifying friction points across manual checks, credential handling, and approval loops.</li><li>Facilitated stakeholder workshops with Sales, Operations, Risk, Compliance, and Engineering to prioritise high-impact improvements.</li><li>Converted business needs into clear user stories, acceptance criteria, and technical requirements.</li><li>Worked hands-on through build and UAT cycles, delivering within release timelines.</li><li>Achieved a 35% reduction in onboarding and transaction turnaround time, with fewer support escalations.</li></ul> |                     |                 |

- | Product Manager  | HDFC Bank India | Jan'20 – Apr'22 |
|--|-----------------|-----------------|
| <ul style="list-style-type: none"><li>Supported retail, SME, and vehicle finance products, focusing on digital adoption and user experience.</li><li>Built internal dashboards and KPIs to track transaction success rates, renewals, and customer health.</li><li>Collaborated with Technology teams to enhance digital servicing, onboarding, and payment-related flows.</li><li>Used customer feedback and analytics to prioritise improvements across user journeys.</li><li>Improved renewal and retention rates by 25% through data-led optimisations.</li></ul> |                 |                 |

- | Product Associate   | ICICI Lombard GIC India | Apr'18- Jan'20 |
|---|-------------------------|----------------|
| <ul style="list-style-type: none"><li>Delivered workflow automation and system integrations across underwriting and claims platforms supporting 2M+ users.</li><li>Created BRDs and functional specifications in highly regulated environments.</li><li>Reduced manual effort by 40% through automation and smarter system design.</li><li>Strengthened operational transparency using analytics-driven reporting.</li><li>Awarded Frontier Manager of the Year for execution excellence.</li></ul> |                         |                |

## Education

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|---|---------------|
| <ul style="list-style-type: none"><li><b>Master of Financial Technology</b><br/>Dublin Business School, Ireland (2:1)</li></ul> | Sep'24-Sep'25 |
| <ul style="list-style-type: none"><li><b>Certification in Digital Product Management</b><br/>UCD Professional Academy</li></ul> | Dec'25-Pre    |

## Certification

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

## Independent Project

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- **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

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**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