

# NIKHIL UDGATA

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## PROFESSIONAL SUMMARY

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A growth-oriented fintech professional with over 6 years of experience driving product execution, business impact, and cross-functional growth. Expert in leveraging **Data-Driven Decision Making**, **Product Analytics**, and **Risk Analytics** to optimize complex financial products and systems. Demonstrated success in leading high-velocity **Product Delivery**, orchestrating **API Integrations**, and deploying **AI-Powered Analytics** to streamline **Customer Onboarding** and boost **Customer Retention**. A strategic thinker combining deep technical acumen with a strong product mindset and **Cross-Functional Leadership** to align engineering velocity with core business objectives and growth key results.

## WORK EXPERIENCE

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### FINBOX • TECHNICAL PROJECT MANAGER • NOVEMBER 2025 – PRESENT

#### Role Overview

*Owns the end-to-end product delivery, operational execution, and roadmap planning of digital lending journeys, risk decisioning engines, and data integration platforms. Coordinates cross-functional engineering, product, and client teams to deploy scalable APIs and enhance operational visibility for B2B fintech partners.*

#### Roles & Responsibilities

- Drive the end-to-end **Product Delivery** and continuous modification of digital lending journeys; analyze user workflows and conversion funnels against customer-defined KPIs, identify drop-off points, and collaborate with engineering to refine journey paths based on business requirements.
- Establish and monitor real-time transaction tracking using **Grafana** and SQL dashboards; analyze the volume and status of successful disbursements, diagnose root causes for failed disbursements, and set up automated alerts to resolve integration issues.
- Manage **Roadmap Planning**, technical scoping, and sprint execution; define sprint goals, write detailed JIRA stories, prioritize backlogs, and run daily standups to align cross-functional engineering, compliance, and product pods.
- Streamline B2B partner onboarding and **API Integrations**; map complex data schemas, configure secure webhook callbacks, and run sandbox testing to ensure secure, high-scale financial data exchanges.
- Design and deploy a RAG-based **Business Intelligence** tool to automate release tracking; extract JIRA commit data, build database pipelines, configure LLM-based query retrievers, and design real-time dashboards to provide **Operational Visibility** into engineering throughput.

#### Achievements

- Reduced disbursement failure rates by 15% by establishing real-time **Grafana** alerting thresholds and leading cross-functional incident response to resolve API and webhook communication drops.
- Improved **Product Adoption** by 12% by analyzing user drop-offs in the lending funnel, conducting database queries to isolate friction points, and implementing targeted API performance optimizations.
- Reduced onboarding and implementation cycle time for B2B partners by 20% by establishing standardized API integration templates and automated callback verification scripts.

### LEADSQUARED (LSQ) • SENIOR BUSINESS ANALYST • NOVEMBER 2024 – OCTOBER 2025

#### Role Overview

*Owned the product lifecycle, feature delivery, and growth enablement for a HIPAA-compliant healthcare CRM product. Collaborated with engineering, design, and customer success teams to streamline customer onboarding, drive product adoption, and maximize customer retention.*

### **Roles & Responsibilities**

- Oversee the end-to-end **Customer Lifecycle** for enterprise CRM deployments; conduct client discovery workshops, gather requirements, write product requirement documents (PRDs), prioritize features, and coordinate release schedules.
- Spearhead the integration of RAG-based **AI-Powered Analytics** and query resolution tools; ingest unstructured documents, build indexing pipelines, configure search retrievers, and test response accuracy to automate internal knowledge retrieval.
- Conduct detailed **Product Analytics** and user journey mapping; analyze user drop-off points, track feature engagement metrics, perform cohort analysis, and leverage insights to drive **Data-Driven Decision Making** for product improvements.
- Partner with engineering, product design, and compliance teams to design features; create wireframes, define security policies for HIPAA compliance, run usability tests, and oversee the development of user-centric workflows to enhance **Customer Experience**.
- Lead client-facing product demonstrations, feedback loops, and user acceptance testing (UAT); write test scenarios, coordinate bug triaging, compile feedback reports, and deliver training sessions to accelerate feature adoption.

### **Achievements**

- Reduced **Customer Onboarding** time by 30% and improved **Customer Retention** by 18% by delivering two major automated CRM workflow features within an eight-month cycle.
- Increased customer satisfaction scores by 15% by integrating intelligent search modules and **Workflow Automation** into the CRM platform.
- Awarded the "Dashing Debut" recognition for delivering exceptional business impact and driving cross-functional alignment within the first 6 months of tenure.

## **ODESSA TECHNOLOGIES • BUSINESS ANALYST • APRIL 2022 – OCTOBER 2024**

### **Role Overview**

*Owned product improvements, process optimization, and risk analytics for Tier-1 multinational asset finance clients. Led cross-functional teams in technical origination projects, ensuring regulatory compliance and translating technical outcomes into substantial business value.*

### **Roles & Responsibilities**

- Manage multinational asset finance implementations for Tier-1 global enterprise clients; conduct fit-gap analysis, map accounting structures, and configure software parameters to ensure alignment with IFRS and GAAP standards.
- Serve as the Technical Lead for HP Origination; review client change requests, write detailed functional specifications, coordinate database migrations, and manage end-to-end UAT from test-case design to sign-off.
- Integrate predictive machine learning models (Random Forest Classifiers) for advanced **Risk Analytics**; extract historical payment data, clean and preprocess datasets, train predictive models, and validate accuracy to profile customer default risks.
- Lead **Process Optimization** initiatives across the auto finance origination lifecycle; map as-is workflows, identify manual verification bottlenecks, design automated validation rules, and coordinate implementation to accelerate loan processing.
- Conduct data analysis and build **Business Intelligence** dashboards; write complex SQL queries, design data models in Power BI, and establish KPI tracking for platform performance, transaction volumes, and risk

metrics.

### **Achievements**

- Reduced revenue losses by 40% and lease defaults by 35% through the implementation of ML-driven risk mitigation and analytics strategies.
- Reduced loan and lease processing time by 25% by spearheading the automation of auto finance origination workflows.
- Improved time-to-market by 15% for origination platform upgrades through streamlined release management and stakeholder alignment.

## **ODESSA TECHNOLOGIES • ASSOCIATE BUSINESS ANALYST • MAY 2020 – MARCH 2022**

### **Role Overview**

*Focused on financial automation, data reconciliation, and technical product support for global accounting modules. Worked closely with senior product managers to optimize data workflows and resolve complex system issues.*

### **Roles & Responsibilities**

- Automate financial reconciliation processes; write optimized T-SQL scripts, map ledger schemas, develop stored procedures, and automate daily data matching to replace manual auditing.
- Serve as the primary Subject Matter Expert (SME) for the Sales Tax module; configure tax rules, debug calculation errors, perform regression testing for upgrades, and resolve production support tickets.
- Perform detailed data mapping and validation; extract transaction logs, verify tax calculations against compliance guidelines, and build validation scripts to reconcile discrepancies between sub-ledgers and the general ledger.
- Collaborate with engineering pods to resolve system issues; perform root-cause analysis on database bugs, test hotfixes in QA environments, and deploy production patches under tight SLAs.
- Create and maintain technical documentation; write standard operating procedures (SOPs), document API contracts, compile release notes, and update training manuals for client upgrade cycles.

### **Achievements**

- Cut accounting defects by 18% and established a standardized reconciliation framework for global enterprise subsidiaries.
- Achieved a 95%+ SLA resolution rate for complex Sales Tax module issues, significantly improving system stability and customer trust.
- Saved 8+ hours of manual effort weekly for client finance teams by automating high-volume ledger reconciliation workflows.

## **CSIR • BLOCKCHAIN INTERN • MAY 2019 – SEPTEMBER 2019**

### **Role Overview**

*Developed decentralized prototypes and secure data sharing protocols for inter-vehicular communication.*

### **Roles & Responsibilities**

- Build a RESTful API prototype using Flask to facilitate secure, real-time decentralized data exchanges between vehicles.
- Conduct performance analysis of decentralized protocols; measure latency, throughput, and data integrity under simulated high-traffic conditions.
- Document system architecture, API schemas, and communication protocols to support collaborative research and development.

### **Achievements**

- Successfully demonstrated a functional blockchain-based prototype, proving the feasibility of low-latency data sharing.
- Reduced simulated data communication risks by designing secure cryptography-based data transmission protocols.

## **CORE COMPETENCIES**

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**Growth & Analytics:** Product Analytics, Business Analytics, KPI Tracking, Funnel Thinking, Customer Lifecycle Management, Data-Driven Decision Making.

**Product & Business:** Product Delivery, Roadmap Planning, Stakeholder Management, Cross-Functional Leadership, Process Optimization.

**Technology:** SQL, Power BI, Python, AI Workflow Automation, RAG Systems, API Integrations.

## **EDUCATION**

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- **MBA in Technology Management** • NMIMS (Mumbai) • 2018 – 2020
- **B.Tech. in Computer Science** • NMIMS (Mumbai) • 2015 – 2018

## **CERTIFICATIONS**

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- **CFA Level 1** (July 2021) – Passed; **CFA Level 2 Candidate** (May 2026).
- **WorldQuant Data Science Program** (Levels 1 & 2) – Passed with Honors; predictive modeling with scikit-learn.