

Venkatesh Gardas

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SUMMARY

5+ years in product, mostly fintech and enterprise software. Started as a BA writing ERP requirements, moved into data at an e-commerce company, then spent two years as a product owner building B2B procurement and banking tools from scratch. Currently at KPMG on an AI risk platform. The thread throughout has been the same, figuring out what's broken, deciding what to build, and making sure it lands. I sit comfortably between business and technology and write specs that don't need a follow-up call.

TECHNICAL SKILLS

- **AI & Product:** LLM configuration, agent workflows, predictive scoring, exception logic, human-in-the-loop design, deterministic vs probabilistic systems, PRD writing, OKR framework, roadmap prioritization.
- **Tools:** Claude, Cursor, Jira, Confluence, Power BI, SQL, MS Visio, Lucidchart, Azure DevOps, Figma, Trello.
- **Engineering:** REST API integration, Agile/Scrum, sprint planning, backlog grooming, UAT, A/B testing, cohort modeling, data pipelines.
- **Domain:** Banking & financial services, risk analytics, B2B procurement, Loan Origination Systems, AP automation, invoice reconciliation, document workflows, credit workflows, fintech compliance.

PROFESSIONAL EXPERIENCE

Product Manager, **KPMG**

Aug 2025 – Present · Remote, USA

- Own the end-to-end lifecycle of an AI-driven risk analytics platform for finance and risk teams, setting product vision, quarterly OKRs, and roadmap, and acting as the bridge between business users and the technology and data science teams. Decision cycle time dropped **16%** and reporting accuracy improved **28%**.
- Translate complex business requirements into structured PRDs and process maps (Visio, Lucidchart, Jira, Confluence), working with data science on model inputs, outputs, and scoring logic, and defining for 40+ automated risk decision flows when the system acts on its own versus escalates to a human. Shipped real-time dashboards in Power BI and SQL that cut reporting time **22%**.
- Getting adoption was the harder job. Ran workshops, phased rollouts, and built transparency into the dashboards so skeptical risk officers could see the model's reasoning. Ended at **90% adoption** with **95% of milestones** on time.

Product Owner, **Expenzing**

Apr 2022 – Jul 2024 · Mumbai, India

- Took the B2B procurement product from no roadmap to something enterprise clients ran daily. Sat with customers, found where the workflow actually broke, built the backlog from nothing, and wrote every PRD myself. Transaction speeds were up **40%** by the time I left.
- Built a Loan Origination System for HDB Hiranandani that pulled credit approval and disbursement tracking straight into the procurement flow, so teams stopped chasing financing sign-offs across separate systems. It became a paid module and lifted the deal size.
- Owned the mobile app next to the web product, the UI mockups, feature parity, and an OCR module so users could photograph an invoice and submit it from their phone instead of typing it. Stayed close to clients throughout with regular calls to walk them through changes and check feasibility before anything shipped.
- Caught a bug quietly pushing client budgets negative because credit notes and open invoices weren't accounted for. Wrote the reconciliation logic that fixed it, credit notes now offset automatically and pending invoices reserve before approval.

Data Modeler, **Purple**

Jan 2021 – Jan 2022 · Mumbai, India

- Built the SQL pipelines, cohort dashboards, and retention models the product team actually used to make calls. The work fed a **12% drop in churn** and **15% growth in repeat orders** over the year.
- Ran A/B tests with product and UX, but the useful part was upstream, helping decide what was worth testing so results changed what got built instead of sitting in a deck.

Business Analyst, **Globe Trek Engineering**

Jan 2020 – Jan 2021 · Mumbai, India

- Wrote the user stories and acceptance criteria for ERP and logistics modules and set up the testing process, cutting delivery risk by **25%**. First real exposure to sitting between business and engineering.

PRODUCTS BUILT

Garage Management System (*In development*): Most Indian auto repair garages still run on paper job cards and WhatsApp. I'm building a proper system for them, job cards, inspection, insurance claims, inventory, billing, staff tracking, end to end on my own using Claude and Cursor.

Resume Roast (*Shipped*): An AI web app that tears apart a resume and hands back honest, useful feedback at three roast levels. LLM API, React, PDF upload. Took a weekend.

EDUCATION

M.S. Applied Information Technology, George Mason University, Fairfax, VA

Aug 2024 – May 2026

MBA, IBS Mumbai, India

2020 – 2022

B.S. Information Technology, Bhavna Trust College, India

2016 – 2019

CERTIFICATIONS

CSM – Certified Scrum Master

CSPO – Certified Scrum Product Owner

Microsoft Certified – Power Platform Solution Architect Expert

CC – Certified in Cybersecurity

PMP – Project Management Professional (In Progress)