Harman Singh

Product Analyst | BFSI API Platform, Regulated B2B Product Ownership

linkedin.com/in/harmansingh14 | harman-singh-pm.vercel.app | +91 7662901016 | singhharman14.hs@yahoo.com

Summary

Product Analyst - Owner with ~3 years of product experience in BFSI and FinTech. Experienced in building **0-to-1 products**: built and launched **Vahana Hub**, a B2B **API marketplace with a built-in API gateway** serving **20+ banks and financial institutions**. Proven track record of end-to-end **product delivery** and **stakeholder management**, owning the **product backlog** and **Agile** delivery with engineering, operations and compliance teams, including an on-premise launch in Saudi Arabia. Hands-on experience with **compliance-driven banking and lending products** across India, Saudi Arabia and the US, and in leading **AI product discovery**.

Professional Experience

Product Analyst, *Decimal Technologies Pvt. Ltd.* Jul 2024 - Present | Gurgaon, India

Product Ownership: Vahana Hub

- **Led the 0-to-1 build and launch** of the platform (**50M+ API requests** a year, **99.9% uptime**); onboarded **70+ API providers (partners)** and integrated **2,000+ APIs**.
- Contributed ~**INR 2.5-3 Cr ARR**; grew an enterprise account from 1 legacy service to **12 production APIs** (**110%+ revenue growth**) and a key account's margin by **60%**.
- Managed the **product roadmap** and **JIRA backlog**, **prioritising** with a Feature-Benefit-Value matrix weighted by regulatory compliance criticality, MoSCoW and RICE, shipping **90%** of releases on schedule.
- **Authored 30+ AI-assisted PRDs and feature specifications** with SMART **user stories and acceptance criteria** for the **customer portal** and **admin portal**, cutting requirement turnaround by ~**25%**.
- Drove **Agile** and **Scrum** ceremonies (sprint planning, stand-ups, reviews and retrospectives) with solution architects, engineering and QA in a **SAFe** environment, reducing average **sprint spillover** by ~**15%**.
- Defined **data-driven success metrics** (activation, time to first value, cohort retention, **CSAT**, **NPS**) and KRAs for revenue and adoption, reviewed across **32 client projects**.
- **Designed A/B tests** for the Vahana Hub sign-up and API asset pages and ran **before-and-after release comparisons**, showing a **15%** rise in sign-up completion.
- Simplified **self-serve onboarding**, removing a step between **trial** and **subscription** and lifting trial-to-paid conversion by **20%**.
- **Led AI product discovery:** launched an **MCP server** for AI agents and defined requirements for a **RAG** assistant.

Product Strategy and Market Research

- **Product strategy: repositioned Vahana Hub** from an API marketplace to the layer that manages every API provider a financial institution buys from, opening **8 enterprise deals**.
- **Product roadmap:** planned the roadmap and delivery around **three platform variants** across **two geographies**.
- **Market research and competitor benchmarking:** benchmarked RapidAPI, Apigee, Kong and AWS Marketplace in a **competitive battle card** for **sales pitches**.
- Audited 20 US banks and credit unions' **account-opening journeys** and 21 business-banking journeys to define the US onboarding products' **differentiators**.
- **Proposed a phased B2B SaaS pricing model** for smaller NBFCs and lenders, built on **competitor pricing** mapped across 23 vendors, targeting a ~**30%** lower entry price.

Platform Delivery and Implementation

- **Launched Vahana Hub as a white-labelled on-premise platform** for a Saudi lender **within a 3-month sprint**.
- **Drove project delivery:** project plan, weekly status reporting, escalation matrix and a dependency tracker of **257 external provider APIs**, meeting **85%+** of **UAT milestones**.
- Led technical and functional verification of the **platform migration** across **1,200+ APIs** with **zero production disruption**; maintained **90%+ ticket closure** within SLAs.
- **Delivered platform analytics and observability** that helped an **insurance client** analyse about **4 lakh API calls** and find **57% of failures** in its own internal APIs, improving its readiness and resilience.

Lending, Banking and Payments Products

- **Built a US mortgage lending product 0-to-1** for a credit union: borrower application, document collection, **credit policy** and decisioning, an **underwriting** review and a loan officer portal.
- **Validated loan origination (LOS) workflows** for a Saudi finance company's **loans** through end-to-end **UAT** with **5,000+ mock API payloads**, removing UAT's dependency on live provider APIs.
- **Built US deposit onboarding products** for individuals and businesses: consent-based **account opening** with **KYC, KYB, risk, fraud, sanctions and AML** checks.
- **Scoped a billing, payments and reconciliation platform** for a Saudi mortgage finance company through the **BRD and HLD**: bill and card payments, a bill-lifecycle audit trail and an operations portal.

Risk, Compliance and Audit

- **Closed regulatory compliance audits** across geographies: every requirement of a **Saudi Central Bank (SAMA)** API security assessment and of **RBI-aligned audits** by Indian banks.
- Managed **third-party risk** through vendor KYB and security due diligence, collecting partners' **VAPT, SOC 2 Type II and ISO 27001** evidence, cutting client audit turnaround to **2 days**.

Customers, Partners and Go-to-Market

- Scaled the **partner ecosystem**, cutting onboarding from **2 weeks to 3 days** with self-serve **process automation**.
- Conducted **user research** with ~30 internal users and ~**50 client and partner demos**, turning **customer feedback** into **20+ shipped backlog priorities**.
- **Leading product go-to-market:** RFP responses, commercial proposals and business cases for **15+ banks, NBFCs, insurers and fund houses**, contributing to **4 deal wins**.
- **Tailored go-to-market positioning** by buyer type and **ICP**.

Data Analyst Summer Intern, *Decimal Technologies Pvt. Ltd.* May 2023 - Jul 2023 | Gurgaon, India

- Developed **ETL pipelines** and **PL/pgSQL** rules for a bank's incentive payout system, improving calculation by **5%**.

Skills

Product Management: product strategy, product vision, product lifecycle, 0-to-1 products, roadmaps, prioritisation, PRDs, user stories, customer journeys, market and competitive research, product metrics and analytics, A/B testing and experiment design, stakeholder management
Lending, Banking and Payments: loan origination (LOS), credit policy, underwriting, deposit onboarding, account opening, payments and reconciliation
Technical & AI: API integration, API gateways, API governance, system and data requirements, HLD, MCP, RAG
Tools: JIRA, Confluence, Notion, Figma, Postman, SQL, GitHub, Cursor, Claude, ChatGPT, N8N, Lovable, draw.io, Excel

Education

B.Tech Biotechnology 2020 - 2024
Vellore Institute of Technology, Vellore CGPA: 8.4 / 10

- **Capstone:** Product Support Representative, Vahana Cloud; **collaborated on** banking use cases (CASA, lending).
- **Summer Intern, Pfizer:** supported quality control in a regulated manufacturing plant, following SOPs.

Achievements and Certifications

2 org-wide Kudos awards: Delivery Excellence (Q3 FY25) | **Business Excellence** (FY26) | **Pre-Placement Offer**
Product Management (Coursera) | AI Product Management (IBM) | Six Sigma White Belt | 2 publications