

Contact

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Top Skills

Artificial Neural Networks
Database Management System (DBMS)
Genetic Algorithms

Certifications

Technology for Product Managers
Product Management First Steps
Agile Project Leadership
Product Management: Building a Product Roadmap
UX Research: Journey Mapping

Honors-Awards

“Best Project Team” award
Best instructor

Prem Sreenivasan Narayan

Fintech | Product Management | IIM-A
Chennai, Tamil Nadu, India

Summary

Product leader with 24 years of experience driving fintech innovation across Digital Banking platforms. Proven track record building and scaling product teams, leading multi-country deployments, and delivering solutions that reduce implementation timelines while improving customer conversion rates.

Experience

M2P Fintech

Vice President of Product Management
July 2022 - Present (3 years 11 months)
Chennai

Credit Card Management System is an all-in-one credit issuance and management platform that supports retail and corporate credit cards, line of credit and buy now pay later product constructs

1. Led complete re-architecture of Credit Card Management System to support multiple product constructs: Consumer Credit Cards, Corporate Credit Cards, Line of Credit, BNPL, on unified platform, enabling rapid product launches and reducing time-to-market
2. Drove multi-country rollout expanding from India to Singapore, Oman, Philippines, and Indonesia, establishing M2P as a leader in credit platform solutions
3. Spearheading mobile-first, programmable credit platform for an international banking group's Travel & Expense program across 4 countries, driving BNPL program for India's leading credit card issuer and revolutionizing digital banking experience for a new-age private sector bank in India
4. Drove comprehensive automation initiatives across 14+ critical processes including write-off/settlement, accounting, dispute resolution, and regulatory reporting—delivering 6,400+ person-days in annual operational savings

Temenos

11 years 4 months

Associate Vice President, Product Management

January 2021 - June 2022 (1 year 6 months)

Chennai

Infinity Onboarding & Origination helps financial institutions deliver omnichannel onboarding experiences that are frictionless for the client, while protecting them from fraud

1. Part of the core team that developed a digital mortgage origination solution for a leading European bank-insurer
2. Enhanced the Origination client application to interpret and determine customer eligibility at the product selection stage of the journey lifecycle to improve end-customer conversion rates
3. Designed an Evidence Management module to resolve rule-based requirements for evidence submission negating the need to ask for documentary evidence already provided by end-customers
4. Built a Queue Management solution using assignment and escalation rules to automatically assign applications and tasks under specific queues as part of post-submission workflows resulting in a 20% improvement in Customer Effort Score

Product Owner

April 2018 - January 2021 (2 years 10 months)

Chennai

DataSource is an Enterprise Data Management solution that improves the quality of market and reference data on an automated basis across business units of financial institutions

1. Led the initiative to integrate DataSource into WealthSuite, the integrated portfolio management and securities trading platform for wealth managers and private bankers, resulting in reduction of product implementation times at client sites by 15%
2. Built and scaled the team in India working on customizing DataSource for the requirements of the Asia-Pacific and Australian market
3. Spearheaded the adoption of agile development methodologies for the DataSource team in India

Senior Principal Business Analyst

March 2011 - March 2018 (7 years 1 month)

Chennai

WealthManager is an integrated wealth management platform simplifying the daily work of professionals managing and advising clients in the mass-affluent to high-net-worth segments

1. Designed and implemented the back-front integration of WealthManager with T24, the Core Banking Solution and flagship product of Temenos
2. Revamped the WealthManager Performance Engine to present GIPS compliant performance figures using daily time-weighted methods at the account, class, sector and position level
3. Enriched the WealthManager Portfolio Management module to analyze exposure to various risk factors, ranging from sector, geographic and currency factors to issuer and interest rate exposure via configurable firm-defined security classification structures
4. Enhanced the WealthManager accounting engine to segregate the gain/loss on every position into capital and forex gain/loss
5. Prepared training collateral, conducted knowledge transfer sessions and assessment methodology for Investment Performance Calculations module in Temenos University.
6. Built and scaled the WealthManager Business Analysis team and made it completely autonomous.

Cholamandalam Investment and Finance Company Limited
Senior Manager, Business Strategy and Product Development
September 2009 - February 2011 (1 year 6 months)

Chennai

1. Generated additional quarterly revenue of INR 8,58,611 through analysis and alteration of product mix
2. Conceptualized, designed, launched and marketed “EZInvest” - a financial advisory service offering with an annual revenue potential between INR 1.35 crores and INR 4.50 crores
3. Revamped and launched Mutual Fund Portfolio Management Service offerings based on customers’ risk appetite, investment horizon and need for liquidity

Polaris Software Lab
Assistant Vice President
May 2009 - September 2009 (5 months)

Chennai

Conducted strategic account reviews of key accounts in the Insurance Practice Unit

HSBC Trinkaus & Burkhardt

Intern

November 2008 - December 2008 (2 months)

Greater Dusseldorf Area

1. Assessed whether customers of the Securities Services division of HSBC Trinkaus adhere to the compliance requirements under Undertakings for Collective Investments in Transferable Securities III (UCITS III) directives
2. Documented reporting requirements for HSBC Securities Services to operate in different markets

Infosys

Project Manager

November 2002 - March 2008 (5 years 5 months)

Chennai

1. Conceived, designed and implemented a solution that resulted in annual saving of USD 200,000 per year in software license costs and eliminated manual intervention for 80% of orders for a US Telecom industry leader
2. Led an initiative to proactively identify and fix issues with orders that were billing incorrectly which plugged estimated revenue leakage of USD 450,000 for a Dow 30 company
3. Actively participated in the implementation of new system architecture for order flow-through that consolidated functionalities across multiple software applications resulting in reduced maintenance costs and shorter wait times for customer order fulfilments for a Fortune 20 client
4. Managed strategic outsourcing engagements for Fortune 20 clients with revenues ranging from USD 2 mn – USD 6 mn
5. Streamlined the invoicing, budgeting and vendor management processes for a USD 30 mn delivery unit at Infosys

Centre for Development of Advanced Computing (C-DAC)

Staff Scientist

August 2000 - November 2002 (2 years 4 months)

Mumbai

1. Designed an Instruction Delivery Framework for Online Learning; authored and presented a paper at "ELELTECH INDIA" - National Seminar on E-Learning and E-Learning Technologies
2. Designed and developed a Genetic Algorithm to handle electrical load rotation requests
3. Received highest instructor rating for course on Database Management Systems

Education

Indian Institute of Management, Ahmedabad

MBA, Finance · (April 2008 - March 2009)

Madurai Kamaraj University

Bachelor of Engineering, Computer Science · (August 1996 - May 2000)