

# Abdul Khaliq

Fintech Product Manager | Trading, Portfolio & Compliance Platforms | EY (Amex), Ex-Paytm Money

📍 Bengaluru, India

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## PRODUCT SUMMARY

Product Manager with **7+ years of experience** building and scaling **fintech platforms, investment products, and regulatory-compliant systems** across EY (American Express), Paytm Money, and stock trading platforms.

Strong track record of:

- Launching and scaling **customer-facing and internal products**
- Driving **data-led product decisions**
- Delivering **RBI/SEBI compliant financial systems**
- Improving performance, reliability, and user experience at scale

Experienced in end-to-end product lifecycle (**0→1 and 1→N**) across mobile, web, and internal platforms.

## KEY PRODUCT ACHIEVEMENTS

- Launched a **stock trading platform** handling **500+ daily trades**
- Built **Portfolio Analytics & Family Portfolio** features used by **100K+ users**
- Reduced **data processing time by 60%** improving platform reliability
- Cut **vendor costs by 25%** by replacing third-party integrations
- Delivered **RBI/SEBI-compliant data localization product** across multiple teams
- Improved **team productivity by 20%** through product-led agile workflow optimization

## CORE PRODUCT SKILLS

### Product Management

Product Strategy • Roadmapping • PRDs • Product Discovery • Backlog Prioritization • Stakeholder Management

### Data & Growth

Product Analytics • SQL • User Behavior Analysis • KPI Tracking • Funnel Optimization

### UX & Execution

Wireframing (Figma, Balsamiq) • UX Collaboration • Sprint Planning • Agile (Scrum / CSPO)

### Domain Expertise

Fintech • Trading Platforms • Portfolio Analytics • Regulatory Compliance (RBI, SEBI) • Data Localization

### Tools

Jira • Confluence • Rally • SQL • Miro • Figma

## EXPERIENCE

### Ernst & Young (EY) GDS, Bengaluru

*Assistant Manager – Product Manager (Client: American Express).* July 2024 – Present

Driving product development for **data localization and compliance platforms** supporting financial regulatory requirements.

### Key Contributions:

- Defined product requirements and roadmap for **data localization systems** aligned with RBI and SEBI regulatory frameworks
- Owned and prioritized product backlog for **multi-team platform (4 agile teams)** ensuring alignment with business and compliance needs
- Built an **internal product tool for sprint planning & delivery tracking**, improving execution visibility and reducing coordination overhead by **30%**
- Partnered with engineering, PMO, and leadership stakeholders to deliver **on-time regulatory milestones**
- Led adoption of product-led agile workflows improving team productivity by **20%**
- Guided cross-functional teams in product thinking, backlog prioritization, and iterative delivery

## Dados Technologies (Skywards Investec – Bullsmart), Bengaluru

*Product Manager – Stock Trading Platform. June 2023 – July 2024*

Owned the development of a **multi-module stock trading platform** including OMS, RMS, backoffice, and payment integrations.

### *Key Contributions:*

- Led product development and launch of trading platform supporting **500+ daily trades**
- Designed and optimized **customer onboarding journey**, achieving **95% user satisfaction**
- Defined product requirements across **order management, risk management, and transaction flows**
- Collaborated with UI/UX teams to deliver intuitive trading experience across mobile and web
- Delivered product releases **3 weeks ahead of schedule and under budget**
- Ensured **secure payment gateway integration and regulatory compliance**
- Coordinated with international stakeholders to align releases with global timelines and security standards

## Paytm Money, Bengaluru

*Product Manager – Portfolio & Analytics Platform. Sept 2019 – May 2023*

Owned product features across **portfolio analytics, tax solutions, and investment tracking systems** used by **100K+ users**.

### *Key Contributions:*

- Defined and launched **Portfolio Analytics, Portfolio Tags, and Family Portfolio features**
- Improved platform performance by **reducing data processing time by 60%**
- Replaced third-party integrations with in-house solutions, reducing **vendor cost by 25%**
- Led development of **tax filing and analytics integrations** across Android, iOS, and Web
- Maintained **99.9%** uptime for critical investment and transaction systems
- Partnered with engineering to improve system reliability and reduce user-reported issues
- Collaborated with design and business teams to enhance usability and user experience

## Karvy Stock Broking Ltd., Hyderabad

*Assistant Manager – Investment Advisory. June 2018 – Aug 2019*

Managed high-value client portfolios and built strong domain expertise in investment behavior and financial markets.

### *Key Contributions:*

- Managed **HNI portfolios (~₹50 Cr AUM)** with tailored investment strategies
- Conducted market research and macro analysis to guide asset allocation
- Performed **risk profiling and portfolio optimization**
- Gained deep understanding of **investor psychology and trading behavior**

## EDUCATION

*MBA – Finance & Marketing*

Kurukshetra University, Haryana (2016–2018)

*B.Com (Hons) – Accounting*

Sambalpur University, Odisha (2013–2016)

## CERTIFICATIONS

- *Certified Scrum Product Owner (CSPO)* – Scrum Alliance (Valid till 2026)
- *Foundations of User Experience (UX) Design* – Google (Coursera)

## PRODUCT PHILOSOPHY

I build products that balance **customer value, business impact, and regulatory responsibility**, especially in **high-trust domains like financial services**.

I strongly believe in:

- Data-informed decisions
- Customer-first design
- Iterative product development
- Scalable and compliant architecture