

Nikhil Kumar | Senior Product Owner | London

Phone: +44(0)73 980980 66 | LinkedIn: [linkedin.com/in/nikhilkmr](https://www.linkedin.com/in/nikhilkmr) | Email: nikhil.kmr@gmail.com | nikhilkumar.in

PROFILE

- As a seasoned Product Owner with 22 years of experience, I specialize in driving successful project delivery, leading product strategy, and spearheading digital transformation initiatives.
- I work closely with stakeholders to define and prioritize product backlogs, ensuring alignment across cross-functional teams for smooth execution and on-time delivery.
- Throughout my career, I've led cross-functional teams and managed complex products and services, collaborating closely with technology, operations, compliance, and external vendors to deliver customer-focused outcomes.
- With deep expertise in Agile and SCRUM methodologies, I consistently identify and implement process improvements that enhance efficiency, scalability, and customer satisfaction

SKILLS

Product Management	Product Roadmap	SCRUM Framework
Stakeholder Management	Team Management	Conflict Management
Communication Management	Risk Management	Dependency Management
Strategic Planning	Cross Functional Collaboration	Operations Management
Business Requirement Gathering	Dependency Management	Backlog & Sprint Management
Agile Waterfall Kanban Methodologies	JIRA Confluence	AWS Figma MIRO
Liaison with End Users & Tech User	BETA & User Testing	Product / UX Research

EDUCATION & CERTIFICATIONS

Bachelor of Business Administration, University of West London
SAFe® Product Manager / Product Owner from Scaled Agile

PMI-PMP® and PMI-ACP® from PMI
CSPO® from Scrum Alliance

DETAILED PROFESSIONAL EXPERIENCE

Senior Product Owner @ Cognizant Worldwide 2019 - Present

Key Achievements

- Developed the New **Chase Banking** app for the UK market, leveraging AWS Cloud and other external SAAS vendors to build a Reconciliation Data Lake, Data Flow, and Data Access framework, resulting in **seamless data integration and enhanced operational efficiency to 100%**.
- Lead team in **NatWest** App that **Designed and implemented advanced cheque scanning capabilities**, driving a **62% increase in cheque deposits** and a **275% rise in the total value processed**, significantly improving customer convenience and operational throughput.
- **Streamlined payment confirmation processes on NatWest App** by integrating a Second Line Reference into 100% of COP (Confirmation of Payments) transactions, resulting in **enhanced traceability and reduced errors in payment handling** and ensuring compliance with **FCA regulatory standard**.
- **Modernized risk assessment** for **NatWest** customer onboarding by replacing the APC (Adverse Press Check) tool from Equifax to Moody's, achieving 100% compliance with risk checks and improving the accuracy of onboarding processes and reducing operational processing time by 50%
- **Migrated key banking components to AWS Cloud Service** for **Discover Banking**, leading to **significant cost reductions by 25%**, improved system performance, and **enhanced functionality for both users and stakeholders by 80%**
- Spearheaded the launch of the **Bluetongue Service Digital Service** in **DEFRA (Dept for Environment, Food & Rural Affairs)**, benefiting over **100% farmers across all regions**, streamlining disease control measures by **98%**.
- **Launched Technology Service for Nutrient Mitigation Scheme** in **DEFRA** for **UK Natural England** team reducing the manual work by 95% thus decreasing the timeline from 20 days to 5 days for application.
- **Increased data quality by 20%** for **Attendance Project** for **DFE (Department for Education)** covering ~21K schools in UK by adding new features which also impacted by increasing per pupil performance by ~3%.

Product Owner @ American Express 2002 - 2019

Key Achievements

- **Digital transformation initiatives:**
 - Deployed **DocuSign across 5 geographical locations**, reducing document processing time by **5 days** and cutting manual errors by **90%**
 - Digitalized legacy processes (e.g., fax and email), **streamlining information flow into fully digital formats** thus reducing manual intervention errors by **95%**.
 - **Reduced customer onboarding time from 5 days to 1 day**, an 80% improvement impact by digitizing the onboarding process with digital devices.
- Initiated **XRS (Cross Repository Tool)**, enabling **search across 3 repositories**, improving search efficiency for operational teams and **reducing time by 85%** to locate critical data.
- Replaced iVu with the Doc Upload tool, streamlining document upload processes and increasing throughput by **75%**, benefiting **15 departments or processes**.

Pre-Paid Card Launches:

- Successfully launched pre-paid cards in **India, Brazil, and the UK**, acquiring **10K new customers**
- Introduced Pre-Paid Travel Card in **India, China, and Brazil**, serving **5K travelers annually**
- Lead team to launch **India's First Amex Virtual Card**, enhancing card adoption rates by **10%**
- Established a B2C online portal for gift cards in India, increasing sales volume by 30%, thus driving **increase in online revenue**.
- **Increased automation tool utilization**, achieving a **50% increase in efficiency** and **accelerating project timelines** by 80%, resulting in cost and time savings.
- **Developed an automation tool for MSN (Microsoft Service Network) and AOL (America Online)**, reducing dispute life cycles by 100% and customer satisfaction scores by **09 RTF**
- Won the 6 Sigma Gold Award and the **All-Ideas Matter** award for the successful launch of MSN & AOL project, which delivered a **100% improvement in operational efficiency** and saved **\$130,000** in dispute management costs

Customer Care Professional @ HERO ServIT | 2002 - 2002

Provided operational support for foreign clients, including AT&T and Dishnet, from Gurgaon, India, resulting in **enhanced team efficiency**, **improved client satisfaction** and **increase sales by 20% in 5 months**.

Team Leader @ Spancer Travels | 2001 - 2002

Led a team of **Marketing Executives** in Chandigarh, India, driving initiatives in **market targeting**, **segmentation**, **sales**, **expansion**, and **collections**, resulting in a **20% increase in sales and collections**.

OTHER INTERESTS

