NIDHI BHATTACHARYA

Director of Product | Platform Architecture, Hands-On Execution & AI-Directed Building

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PROFESSIONAL SUMMARY

Product leader with 15+ years designing and building platform architecture for banks and fintechs, with a hands-on, in the weeds working style. Proven track record architecting a single core platform that serves many distinct consumers- one Open Banking framework across multiple countries, regulators & banks, one shared backend powering many bank branded front ends and translating that infrastructure into revenue and business cases presented to senior stakeholders and executive leadership. Directs AI tools hands-on to build real, working software end-to-end, from an early applied-AI product capability to independently building and shipping a personal AI-directed product. Thrives partnering directly with founders who have a clear vision, iterating on that vision and then building toward a shipped, working product.

CORE COMPETENCIES

Hands-On Platform Architecture & Execution • API First Product Development • AI Directed Building & Rapid Prototyping • Cross-Functional Engineering Partnership • Monetization & Business Case Development • Regulatory, Risk & Compliance Navigation • Senior Stakeholder & Executive Communication • Product Team Coaching & Development • Product Strategy & GTM Alignment

PROFESSIONAL EXPERIENCE

Product Management Consultant | Self-Employed

March 2026 – Present

India

- Advise fintechs and financial institutions on product strategy, roadmap development, and data/AI-enabled product design.
- Independently designed and directed an end-to-end AI-built product: an automated daily dashboard combining browser automation, an LLM extraction layer (Claude), and a deployed front end without personally writing the code, demonstrating hands-on capability in directing AI tools to build real, running software from concept to daily use.

Director of Products | Tarabut

April 2021 – February 2026

Dubai, United Arab Emirates

- Designed and built Open Banking connectivity from the ground up as a single core platform architecture serving 10 distinct bank consumers in Saudi Arabia (22M-customer base) - generating ~$2M in consent-framework revenue.
- Identified SAR 169.7M (~$45M) in externally held customer deposits via consented Open Banking data for a bank partner, and sized a SAR 42M+ deposit-capture opportunity - a business case presented to secure executive buy-in to scale the model across the broader bank network.
- Built multi country, multi regulator, API first Open Banking connectivity solution that enabled market share capture of ~ 80% of the Saudi Arabia Domestic bank market allowing banks to operate as a TPP (Third Party Provider) & access consented external bank data which helped round up the customer profile.
- Designed Open Banking for Lending workflows across banks and fintechs in Bahrain and Saudi Arabia. Customer deployment into a Bahrain based micro lending firm yielded an 83% reduction in underwriting costs
- Personally spec'd and shipped Tarabut's Developer Portal end-to-end - writing the initial scope, testing every API directly in Postman, deploying the documentation, and authoring the portal's technical content myself - while concurrently directing the core platform team's roadmap.
- Led and coached a team of 5 Product Managers, owning delivery standards and performance development across the group.
- Navigated evolving regulatory environments across three regulators (SAMA, CBUAE, CBB), balancing compliance requirements with product-market fit and commercial value creation in a fast-moving ecosystem.

Director of Product Management | Yodlee *February 2020 – April 2021*

Bengaluru, Karnataka, India

- Directed one of Yodlee's earliest applied AI product capabilities- a confidence-tiered system combining rules-based classification with a Random Forest model to infer users' true disposable income
- Hands-on partnership with engineering and data science on model validation, tracked in the 70–80% precision/recall range.
- Led and coached a team of 4 Product Managers within the Financial Wellness product team, with formal performance management responsibility.
- Directed release of API-first solutions for Yodlee's B2B customer base, architecting a single backend platform that powered multiple bank-branded front-end experiences scaling to 15M+ users across major US banks.

Senior Product Manager | Yodlee *February 2018 – February 2020*

Bengaluru, Karnataka, India

- Owned the roadmap for an API-first product offering, delivering backend services to customer-facing 'FinApps' across a B2B2C model - supporting multiple bank-branded front-end experiences from a shared platform.

Product Manager | Yodlee *July 2014 – February 2018*

Bengaluru, Karnataka, India

- Built foundational API product experience across Yodlee's B2B2C data platform, working directly with engineering on technical requirements and delivery.
- Ensured timely and accurate release communication to all internal stakeholders – customer support, professional services on new feature capabilities & fixes.

Senior Consultant | ThoughtWorks *February 2012 – October 2012*

Bangalore, India

- Lead analyst on a CRM transformation initiative for a leading UK telecom provider. Delivered key platform capabilities to drive the new workflow processes.

Earlier Career (2004 – 2011)

Business Analyst and Project Management roles at AT&T (via KForce Inc.), Farmers Insurance, Fine Solutions, Satyam Computer Services, and LTIMindtree - including SAP finance implementations, CRM transformation, and finance systems work across enterprise and B2B2C environments. Details are available on request.

EDUCATION

Executive Program, Building AI Products, Systems & Services — IIT Kharagpur (Starts September 2026)
PGDM, Marketing & Finance — Symbiosis Institute of Management Studies (2002 – 2004)
Master's Degree, Economics — Savitribai Phule Pune University (2002 – 2004)
Bachelor of Commerce — Symbiosis College of Arts and Commerce (1999 – 2002)

CERTIFICATIONS & HONORS

- Advanced Product Management Professional Certification
- MVP Award (Yodlee) 2017