P S KAUSHIK

Senior Product Manager | AI & Financial Services

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PROFESSIONAL SUMMARY

Senior Product Leader with 11+ years of experience building enterprise software platforms and AI-native products. Leads strategic product initiatives for institutional risk at Citigroup while advancing enterprise adoption of Agentic AI. Experienced in translating emerging AI capabilities into secure, governed, production-ready products for regulated environments. Delivered high-impact platforms across institutional risk and consumer banking, including technology leadership for one of India's largest banking divestitures serving more than 2 million customers.

EDUCATION

MBA, Indian Institute of Management (IIM) Lucknow — Finance, IT/Systems & Strategy 2016–2018

B.Tech, National Institute of Technology (NIT) Tiruchirappalli — Instrumentation & Control Engineering 2009–2013

CORE COMPETENCIES

Product & Transformation: Platform Strategy & Roadmap · 0→1 Product Development · Product Ownership & Backlog Prioritization · Large-Scale Transformation · Technology M&A & Post-Merger Integration · Executive Stakeholder Influence · Agile Delivery

AI & Technical: Agentic AI & AI Product Management · LLM Orchestration & Tool Use · Model Context Protocol (MCP) · Multi-Agent & A2A Orchestration · Context Engineering · AI Evals, Guardrails & Observability · RPA · Advanced Data Analysis · Python · SQL · Tableau · JIRA

Banking & Risk Domain: Counterparty Credit Risk · Stress Testing · Credit Exposure Management · Regulatory Reporting · Consumer Banking · Core Banking Technology · Payments · Investment Advisory · Data Governance & Lineage · Banking Process Re-engineering

PROFESSIONAL EXPERIENCE – 11 YEARS

CITIGROUP — Senior Product Manager (AVP),
Institutional Credit Risk — Technology *Jan 2025 – Present*

Enterprise Agentic AI Platform: driving the platform to production for institutional credit risk, targeting 10,000 hours of productivity savings.

- Conceived and own the strategy, business case, and roadmap for an enterprise agentic AI platform that gives credit risk professionals natural language, multi-agent access to data across the bank's risk systems, with a federated model that lets business teams build their own agents. Leads matrixed teams across product, AI engineering, data science, and risk, converting frontier model capabilities into governed, production-grade enterprise products.
- Defined the AI agent lifecycle end to end, taking credit risk use cases from idea to production: use case selection and prioritisation, model selection on the gateway, prompt design, context engineering, and evaluation, packaged as a repeatable playbook business teams follow to build their own agents under the federated model.
- Shaped the platform core with engineering on an AWS-native stack, translating risk user needs into orchestrator agent with Chat UI that routes user requests to specialized risk agents and single MCP server exposing the data APIs
- Drove an LLM-agnostic, modular "lego-block" product strategy via a centralized model gateway to avoid vendor lock-in, enable reuse across business teams, and support scale and future evolution
- Designed the platform's AI Eval and Governance architecture: agent scope contracts, guardrails tested against multiple LLMs, token based least privilege access at every service boundary, and full data lineage for auditability. Steering the platform through the bank's model risk, AI security, and privacy approval gates.

AI Data Foundations & Engineering Transformation

- Member of steering committee leading the AI-native transformation across the risk technology estate; helped define the target-state vision: an SDLC-wide knowledge workflow linking data lineage, code, documentation, and entitled data over MCP for AI agents to traverse. Building executive sponsorship to drive the operating model shift.
- Co-designed a knowledge-graph semantic insight engine that grounds every AI response in governed metadata and lineage across 50,000+ data elements and 379 sources, curbing hallucination.

- Charted the agent-ready data roadmap for the counterparty credit and stress testing platforms, specifying semantic enrichment requirements with data engineering and ML teams.

Institutional Risk Platforms — Product Ownership & Modernization

- Product Owner of two firm-wide data intensive institutional credit risk platforms — Central Counterparty (CCP)Risk Management and Stress Testing — providing functional leadership across product backlogs and working closely with engineering teams through end-to-end agile delivery.
- Leading platform redesign for Financial Market Infrastructure (FMI) exposure management, bringing ~190 FMIs and multibillion-dollar exposures under formal credit governance with real-time, automated monitoring of exposure utilizations and limit breaches.
- Re-architecting the real-time risk engine's exposure and limit data model — five new facility structures, configurable data sourcing, informal membership risk converted into formal credit risk, and a new tail risk data type reported at board and regulator level — with synchronized change across 6+ integrated platforms
- Responsible for steering functional direction, embedding AI capabilities (semantic data enhancements that make counterparty credit and stress testing data agent-consumable), delivery timelines, securing sponsor approvals and budgets from program management office etc.

Applied AI & Product Automation

- Productionized agentic workflows across the end-to-end Product Development Lifecycle (PDLC), orchestrating every stage from requirements gathering onward through JIRA/Confluence tool calls, structured outputs, automated test suites, and reconciliation evals, all integrated with agent harnesses such as Claude Code and Devin.
- Cut stakeholder design decisions from weeks of walkthroughs to days by using Devin (Cognition) to build multiple working front-end prototypes directly from production code, accelerating A/B test ideation.
- Authored Claude skills for internal skills library that became go-to standards beyond the immediate team, turning PM and functional testing best practices into reusable AI capabilities that cut routine tasks from hours to minutes.

CITIGROUP — Product Manager, Consumer Technology (India) *Jun 2018 – Dec 2024*

Joined via Citi's Management Associate program from IIM Lucknow

- **Citibank India Divestiture / Citibank–Axis Bank Merger (2022–2024):** Led pre-deal, Day-1 planning and post-merger integration for Citi-Axis Deal covering 30M+ customer records across multiple consumer banking products.
- Built data dictionaries and pipelines for seamless data migration between merging banks; managed ~10 business and data analysts across data extraction and product portfolio build-out.
- Launched end-to-end high-volume payment rails between deal signing and legal close; led cutover strategy (system design, workflows, resourcing, timelines) and owned post-launch performance.
- **Core Banking Platform (2018–2022):** Owned four key product areas, leading product owners and scrum teams as the single-point liaison across business, operations, engineering and testing, from prototyping through delivery
- Released platform features impacting 2M+ customers, across lending products, deposits, fraud detection etc. leveraging RPA workflow automation and API integrations; owned performance metrics to drive iteration.
- **Citi Investment Advisory Platform (2019–2021):** Launched the MVP for Citibank's newly formed subsidiary (0→1) with core product modules, integrated banking and vendor data systems, and oversaw resource planning.
- **Data Governance & Technology Management:** Drove remediation of major data integrity incidents with multiple teams and regulators; led technical debt prioritization, Business Continuity Planning & cyber risk mitigation, improving product reliability and CX.

BHARAT PETROLEUM CORPORATION LIMITED (BPCL)

Engineering Officer (Projects) — Electronics & Instrumentation *May 2013 – June 2016*

- Led system design and deployment of Distributed Control Systems (DCS) and Programmable Logic Controllers (PLC) applications across the full project lifecycle to deliver large-scale, fault-tolerant instrumentation systems
- Liaised with government and regulatory bodies, cross-functional teams, and vendors for Sulphur Recovery Unit across the full project lifecycle in one of India's largest refinery expansions.

INDEPENDENT AI PROJECTS

- Building agentic workflows and LLM applications independently with Claude Code and modern agent frameworks (LangGraph, OpenAI Agents SDK, Claude Agent SDK); spanning multi-agent systems, MCP serves, and evals.