

# Aashrith S Dontha

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## PRODUCT MANAGER | AI & DIGITAL PLATFORMS

Strategic and results-driven Product Manager with over 9+ years of leadership across AI-driven platforms, digital banking, telecom, and risk systems. Expert in leading cross-functional teams to deliver scalable, user-centric products from concept to global launch. Proven ability to align product strategy with business goals, drive agile execution, and influence stakeholders across engineering, data science, and executive leadership. Trusted to spearhead innovation in high-impact domains including AI/ML, payments modernization, credit risk, and cloud transformation—delivering measurable outcomes in fast-paced, regulated environments. Brings a growth mindset with a strong track record in optimizing user journeys, running data-driven experiments, and scaling product adoption through rigorous funnel analysis and lifecycle engagement strategies.

## Core Competencies

Product Road mapping • End-to-End Product Lifecycle • Agile Product Development • Cross-Functional Leadership • Stakeholder Alignment • Go-to-Market Strategy/Execution • A/B Testing & Experimentation • KPI Design & Tracking • Data Visualization • AI/ML Fluency • Payments & Risk Systems • API & Platform Strategy • Business Case Development • User Interviews • UI/UX Research/Design • Usability Testing • Design Sprints • Wireframes/Prototyping • Product UX Strategy/Collaboration • User Journey Mapping • Growth PM Thinking • Product Documentation-Artifacts like PRD's. Specs • AI Fairness, Ethics & Explainability • Growth Strategy & Loops • Funnel Optimization (AARRR) • User Retention & Engagement • Acquisition Channels & Analytics • Lifecycle Marketing & Onboarding • Experiment Design & Statistical Significance •

## Professional Experience

### RBC Bank

Toronto, ON

#### Product Manager/Sr Business Systems Analyst – AI & Digital Risk

| Mar 2025 – Present |

- Leading the end-to-end development of an AI-native document intelligence platform that transforms risk workflows, automates compliance checks, and accelerates policy underwriting by 60%.
- Defined product vision and roadmap across cross-functional squads delivering scalable digital platforms.
- Architected a roadmap aligning compliance mandates with digital automation & prioritized \$1M in initiatives.
- Operationalized ML-driven policy automation across multiple risk modules, reducing manual review time by over 60% while improving auditability and consistency.
- Collaborated with UX to rewire journey flows, boosting usability and feature discoverability.
- Collaborated with ML engineers to design explainable models, integrate them via APIs, and establish a robust feedback loop for model drift monitoring.
- Defined OKRs and measurement frameworks for AI product success; influenced adoption across 3 business lines.
- Conducted VOC (Voice of Customer) sessions to define user stories; led sprint planning and prioritization sessions for continuous delivery.
- Wrote detailed PRDs and API contracts to streamline dev velocity and ensure QA coverage readiness.
- Spearheaded onboarding funnel A/B tests that cut drop-off by 15%, accelerating enterprise client activation and improving onboarding efficiency
- Chaired cross-functional alignment across legal, data science, and engineering to accelerate go-to-market for AI features and resolve regulatory blockers.
- Mentored junior analysts and aligned cross-functional squads to execute AI risk roadmap across data, legal, and platform teams.
- Defined growth-focused OKRs for internal user adoption of AI features, achieving 40% increase in monthly active users.
- Created user segmentation models that enabled personalized onboarding flows and drove a 30% boost in feature engagement.

### TD Bank

Toronto, ON

#### Product Owner/ Senior Business Analyst – Payments & Compliance

| Oct 2022 – Sep 2024 |

- Drove adoption of AI-powered decisioning tools by unifying data science, UX, and compliance inputs into a launch-ready risk platform serving 1M+ customers
- Owned end-to-end product lifecycle for ISO 20022 payments modernization, managing compliance, product design, and execution for SWIFT/ACH transactions.
- Defined MVP features, authored detailed PRDs and acceptance criteria, and conducted UAT with business stakeholders.
- Created persona-based launch narratives aligned with customer journeys and value props
- Managed system trade-offs between latency, accuracy, and cost for ML models in production
- Reported roadmap progress and risk to exec stakeholders and influenced budget allocations across lines.
- Coordinated quarterly product planning across 3 payment risk modules, balancing compliance, UX, and ML feature investments.
- Delivered launch campaigns in coordination with compliance and branding teams.
- Engineered credit risk uplift by integrating third-party financial and behavioral data, increasing approval rates by 22% while reducing risk exposure.
- Introduced standardized API documentation and sandbox environments to accelerate third-party integrations by 40%.
- Defined a real-time KPI framework using Looker and internal dashboards to monitor credit performance, fraud rates, and operational SLAs post-launch
- Led 15+ A/B and multivariate experiments across KYC and dashboard flows, improving B2B engagement by 18% and enhancing user activation rates. Partnered with marketing to redesign landing flows for ISO 20022 adoption, increasing conversion by 18%.
- Developed churn prediction model inputs, enabling proactive outreach and reducing monthly churn by 12%.
- Chaired cross-functional product syncs across legal, compliance, and analytics teams to resolve roadmap conflicts and prioritize release pipelines

#### **Bell Canada**

Toronto, ON

#### **Senior Business Analyst – Product Platforms**

| Oct 2021 – Sep 2022 |

- Led the transformation of legacy billing into a modern cloud-based platform, resulting in 99.8% billing accuracy and reducing manual adjustments by 70%.
- Architected a modular cloud billing roadmap and analytics suite, enabling scalable B2B pricing models across telecom segments.
- Revamped CRM–billing API integrations and developer onboarding flows, reducing integration time by 40% and cutting support tickets by 25%.
- Spearheaded cloud-native microservices migration, aligning infra with product SLAs and scalability goals.
- Led cross-functional design sprints to rapidly prototype and iterate on key platform features.
- Spearheaded the introduction of a self-service billing feature, improving NPS by 14% and reducing support tickets by 25%.
- Introduced usage-based prompts and in-product nudges that lifted upgrade conversion by 10%.

#### **ATB Financial**

Calgary, AB

#### **Business Analyst – Data & Insights**

| May 2021 – Oct 2021 |

- Delivered a real-time marketing insights dashboard used by product teams to personalize campaigns, leading to 12% increase in CTR.
- Partnered with engineering to build a centralized data lake, enabling self-serve analytics for 5 internal teams.
- Designed user journey metrics to evaluate funnel drop-offs and identify key usability bottlenecks.
- Defined product KPIs and translated dashboards into actionable feature insights.
- Analyzed cohort retention trends and time-to-value for core flows across B2B accounts.
- Used SQL, Looker, and Python-based pipelines to track ML system accuracy and drift.

#### **J.P. Morgan Chase**

Hyderabad, India

#### **Business Analyst – Digital Banking**

| Feb 2014 – Sep 2019 |

- Supported the launch of a customer onboarding platform by gathering requirements and mapping end-to-end workflows.
- Conducted feasibility analysis for chatbot integrations in customer service, leading to a successful pilot with 20% case deflection.
- Built SQL-based data models and visualizations to support product usage reporting and customer segmentation.

- Synthesized regulatory and compliance needs with data analytics to influence product roadmap decisions on fraud detection and identity verification
- Co-developed retention models and onboarding analytics with data science, influencing a revamp of user flows that reduced drop-off by 18%

## Key Projects: AI Innovation & Scalable Systems

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- **AI Credit Risk Platform (RBC):** Delivered a predictive, explainable credit scoring product integrated with loan origination, reducing defaults by 8%.
- **Payments API Redesign (TD):** Revamped internal APIs for cross-border payments; improved throughput and external partner adoption by 35%.
- **Cloud Billing Migration (Bell):** Transitioned 3M+ user accounts to a cloud-native billing platform with zero downtime.
- **Marketing Data Warehouse (ATB):** Enabled marketing segmentation across 10+ cohorts, enhancing personalization impact.
- **Customer Onboarding Automation (JPMC):** Automated 60% of customer KYC steps via rule-based workflows.

### AI Innovation Highlights

- **GenAI Risk Intelligence Tool (Synthetic):** Developed a generative AI document classifier to auto-extract credit risk signals from structured and unstructured loan documentation.
- **LLM Prompt Evaluation Interface (Synthetic):** Built an internal tool enabling non-technical risk analysts to test and refine prompts on OpenAI/GPT APIs for compliance use cases.
- **AI Ethics Flagging Dashboard (Synthetic):** Collaborated with DS and legal to build explainability visualizations for in-use models, surfacing fairness gaps and drift indicators.
- **Onboarding Funnel Optimization:** Improved activation by integrating persona-based journeys, cutting onboarding friction by 22%.
- **Referral Experimentation Framework:** Developed and tested 3 referral loop hypotheses, one of which scaled to increase invite volume by 2x.

## Education

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<b>Post-Graduate Certificate, Business Analytics – Seneca College</b>	<b>GPA 3.6</b>	Toronto, ON, CA
<i>Coursework- Predictive Analytics, Strategic Leadership in Business Analytics, Applied Data Mining and Modelling</i>		
<b>Post-Graduate Certificate, Global Business Management – Conestoga College</b>	<b>GPA 3.4</b>	Kitchener, ON, CA
<i>Coursework-Organisational Behaviour, Innovation and Entrepreneurship, Global Markets and Strategies</i>		
<b>B. Tech in Electrical &amp; Electronics Engineering – SRM University</b>		Chennai, India
<i>Coursework- Applied Sciences, Coding, Power Systems, Systems Design</i>		

## Certifications

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- Certified Scrum Product Owner (CSPO) – Scrum Alliance
- SAFe Agilist – Scaled Agile, Inc.
- Microsoft Azure Fundamentals (AZ-900)
- Pursuing CBAP – IIBA

## Recognition

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- Awarded “Digital Innovation Champion” at TD Bank for driving payment automation.
- Acknowledged at RBC for building a high-impact roadmap for AI risk transformation.
- Bell Canada team award for cloud billing modernization ahead of schedule.

## Technical Stack & Tools

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AI/ML Productization, Predictive Analytics, Machine Learning, MLOps, NLP, Classification Models, Feature Engineering, Model Evaluation, Precision, Recall, ROC-AUC, SQL, Tableau, Power BI, Python, REST APIs, Postman, Jira, Confluence, Product Lifecycle, Agile, Scrum, SAFe, KPI Tracking, Data Warehousing, ETL, Azure, AWS, Snowflake, Payments Modernization, ISO 20022, SWIFT, ACH, Credit Risk Models, AML, Capital Markets, CRM, Telecom Billing, Loan Origination Systems, A/B Testing, Product Strategy, Stakeholder Management, User Story Mapping, GTM Planning, Visio, Figma, Miro, API Integration, Product Discovery, UAT, Journey Mapping, Amplitude, Mixpanel, Optimizely, Segment, Braze