



Suhas Athvale

Certified Scrum Master | Product, Project Management & Fintech Delivery Expert

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📁 **Professional Summary**

Certified Scrum Master (CSM) and Six Sigma Green Belt with 21+ years of strategic leadership across Fintech, BFSI, NBFC, and SaaS domains.

Proven track record in Agile delivery, digital transformation, and IT operations—bridging business and technology to drive scalable, customer-centric solutions.

Currently serving as **Senior Project Manager / Scrum Master** at a **global tech firm**, orchestrating **Agile execution, stakeholder alignment, and process optimization** across **India, the US, and Cambodia**.

Spearheaded successful **LMS/LOS implementations, fintech integrations, and operational cost reductions** through **structured planning and cross-functional collaboration**.

Previously led **Pan-India IT operations across 350+ branches in 7 states**, acting as the **single point of contact** for **infrastructure, business applications, and digital support**. Deep expertise in **BA/QA coordination, software testing, vendor ecosystems, and client onboarding**. Recognized for delivering **measurable impact** through **strategic planning, sprint governance, and product documentation excellence**.

- ◆ **Analytical thinker with hands-on troubleshooting skills**
 - ◆ **Adept at aligning global teams and streamlining delivery pipelines**
 - ◆ **Passionate about building resilient systems and driving operational clarity**
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🌱 **Core Competencies**

- **Fintech & BFSI Expertise:** Fintech, NBFC operations, microfinance workflows, BC/BF models, credit & mortgage underwriting, regulatory alignments
- **Product Strategy & Management:** BRD creation, product induction, feature prioritization, user training, documentation, and onboarding
- **Agile Project Delivery:** Sprint planning, execution, retrospectives, stakeholder engagement, and cross-functional team leadership
- **Core Banking & SaaS Platforms:** Implementation of LMS/LOS systems, SaaS product rollouts, and core banking integrations.
- **Loan & Payment Systems:** Experience with US loan processing, DTI/LTV evaluation, payment gateway coordination, and compliance workflows
- **IT Infrastructure & Application Oversight:** Pan-India deployment, cloud telephony, VPN setup, QNAP NAS, and digital support systems
- **Process Excellence & Quality:** Six Sigma (Green & Yellow Belt), RCA, FMEA, SOP development, benchmarking, and operational audits.

- **Cross-Functional Enablement:** BA/QA coordination, vendor ecosystem management, training programs, and internal product wikis
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Professional Experience

Project Manager / Scrum Master
MBANQ dba FNLK Development Pvt. Ltd., Bengaluru
Aug 2022 – Present (3 Years)

- **Spearheaded India operations** during the early growth phase; led recruitment, onboarding, and IT setup.
- Authored **SOPs, product documentation, and internal workflows** to streamline delivery.
- Coordinated **onboarding for US-based clients** and supported product lifecycle activities.
- Managed **planning and execution** across multiple product streams using Agile methodologies.
- Delivered **IT/office infrastructure for 50+ employees**; negotiated vendor contracts and lease agreements.
- Transitioned into **Scrum Master role** to support distributed teams across India and Cambodia
- Facilitated **Agile ceremonies** to improve sprint velocity (story points, T-shirt sizing), collaboration, and delivery outcomes.

Application Manager (PMO)
BSS Microfinance Ltd. (Kotak Mahindra Subsidiary), Bengaluru
Mar 2021 – Aug 2022 (1.5 Years)

- Led **end-to-end application development lifecycle** from requirements to deployment.
- Managed **UAT, production releases, and stakeholder coordination** using JIRA.

Senior IT Manager
Chaitanya India Fin Credit Pvt. Ltd., Bengaluru
Mar 2017 – Feb 2021 (4 Years)

- Directed a **50+ member IT team** across **330+ branches**.
- Enhanced **LMS/LOS systems** to meet regulatory and business needs.
- Authored **BRDs** and configured products for seamless integration.
- Implemented **IT architecture** to support rapid branch expansion.
- Collaborated with operations to launch **mobile apps and digital payment solutions**.
- Introduced **monitoring systems** that improved service resolution and reduced downtime.
- Improved **CIC data submission processes** for **TransUnion CIBIL, Experian, Equifax, and CRIF High Mark**, ensuring standardized, accurate, and timely reporting.

Senior Quality Analyst
SLK Global Solutions Pvt. Ltd., Bengaluru
Sep 2012 – Mar 2017 (5 Years)

- Joined as a **mortgage underwriter** for conditional loan underwriting.
- Promoted to **QA team** and conducted quality audits using **Pareto Charts, RCA, and FMEA**
- Led **continuous improvement initiatives** that reduced errors and elevated standards.

Senior Mortgage Underwriter
Ocwen Financial Corporation, Pune
Dec 2007 – Aug 2012 (5 Years)

- Assessed **US mortgage applications** based on **DTI and LTV metrics**.
- Improved **underwriting accuracy** and collaborated with appraisal and quality teams.

Process Executive
WNS Pvt. Ltd., Pune
Nov 2006 – Dec 2007 (1 Year)

- Performed **quality audits** and optimized **UK motor insurance workflows**.
- Delivered **30% higher productivity** consistently, becoming a **top performer**.

PPC Officer
Welmade Locking Systems Pvt. Ltd., Pune
Dec 2004 – Sep 2006 (2 Years)

- Worked across **operations, billing, finance, and production line auditing**.
- Participated in **ISO audits**, streamlined procurement, and reconciled ERP data.

 **Education & Certifications**

- **Python – Basic Certificate**, Udemy (2025)
- **Product Management**, Udemy (2025)
- **Certified Scrum Master (CSM)**, Scrum Alliance (2024)
- **BC/BF Certification**, CAIIB (2022)
- **Leadership & Development**, SLK Global (2016)
- **Six Sigma Green & Yellow Belt**, SLK Global (2014–15)
- **BBM**, Mangalore University (2004)

 **Technical Proficiency**

- **Systems:** LMS/LOS, SQL, Oracle, Data Warehousing
- **Project Tools:** JIRA, Monday.com, Bizapp

- **Product Tools:** Craft.io, ClickUp, Monday.com, Miro
 - **Infrastructure:** QNAP NAS, VPNs, Cloud Telephony, G-Suite
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Key Achievements

- Worked with MBANQ **founders** on operations, team structuring, and expansion support.
 - Delivered **end-to-end IT infrastructure** for 50+ employees.
 - Achieved **significant IT cost savings** at Chaitanya India Fin Credit
 - Reduced **error rates by 23%** using Six Sigma methodologies at SLK Global
 - Cut **project turnaround time by 40%**, boosting delivery and stakeholder satisfaction at WNS.
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Languages & Interests

- **Languages:** English, Hindi, Kannada, Marathi, Tulu
 - **Hobbies:** Reading, Exploring Code, Music, Travel
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Declaration

I hereby declare that the information provided above is true to the best of my knowledge and belief.
