

Contact

www.linkedin.com/in/adarsh-patnaik-97539b88 (LinkedIn)

Top Skills

Product Design

Customer Research

Vendor Management

Languages

English (Professional Working)

Hindi (Elementary)

Oriya (Native or Bilingual)

Japanese (Elementary)

Certifications

IBM Generative AI Foundations

Microsoft Azure Fundamentals:
Describe Azure architecture and services

Feature Delivery Foundations for
Admins & Product Managers

Microsoft Azure Fundamentals:
Describe Azure management and governance

Adarsh Patnaik

Product Manager @ JP Morgan Chase | Personal Financial
Wellness Products | 10+ yrs Enterprise → Consumer
Bengaluru, Karnataka, India

Summary

I am a Product Manager at JP Morgan Chase & Co., currently working on digital consumer financial wellness products within connected banking experiences.

I bring over 10 years of experience across enterprise platforms, large-scale transformation initiatives, and consumer-facing financial products. My career journey spans logistics, internal enterprise systems, and regulated financial services, giving me a strong systems-thinking mindset and the ability to build products that balance customer experience, business outcomes, and operational scalability.

In my current role at Chase, I work closely with engineering, DCE, data, risk, and business operations teams to deliver enhancements across consumer banking and credit-related digital journeys. My focus includes translating ambiguous problem / opportunity spaces into clear product roadmaps, aligning diverse stakeholders, and delivering solutions that improve customer clarity, engagement, and trust, while operating within complex regulatory and risk frameworks.

Prior to moving into consumer product management, I built and scaled enterprise and platform products at organizations including IBM, EY, TCS, and Mahindra Logistics.

At IBM, I contributed to internal enterprise platforms supporting quote-to-cash and operational workflows, helping improve process efficiency, reduce manual dependencies, and enable better decision-making for large, distributed business teams operating at scale.

Earlier in my career, I worked extensively in the logistics and transportation domain, building Transportation Management Systems (TMS) and operational platforms for Indian and Philippines-based 3PL providers. These products supported high-volume

shipment execution, partner coordination, and exception handling across geographically distributed operations in emerging markets, requiring practical solutions to real-world supply chain constraints.

This combination of enterprise platform depth and consumer product experience allows me to design solutions that are intuitive for end users while remaining resilient, scalable, and aligned with long-term business objectives.

My strengths lie in product strategy, structured prioritization, cross-functional leadership, and stakeholder management, with a consistent focus on delivering meaningful outcomes rather than isolated features.

I am open to global opportunities, including roles in the Middle East, where I can contribute to building scalable, customer-centric digital products across fintech, banking, and platform-led organizations.

Experience

JPMorganChase

Senior Product Manager - Connected Banking at Chase

December 2024 - Present (1 year 5 months)

Bengaluru, Karnataka, India

Product Manager for Chase's Personal Financial Wellness Products.

IBM

Product Manager - CIO Initiatives

June 2022 - December 2024 (2 years 7 months)

Bengaluru, Karnataka, India

Recognised with nomination to IBM Tech 2024 at Dubai among top 8% of IBM's workforce

Digital Transformation - Quote2Cash processes of Technology Lifecycle Services (Revenue of ~4 Billion \$)

Key Results -

- ◆ 10000+ manhours savings.
- ◆ 30% reduction in time to market.
- ◆ 35 points improvement in NPS 0 Score.

- ◆ 500+ users benefited.
- ◆ 1000+ quotes created using the integrated ecosystem.

1.Product Manager -

- a. Global Solutioning Tool
 - b. Deal Workflow Tool
 - c. Integrated ecosystem with Conga Salesforce
 - d. Watsonx.ai Chatbot
2. Re-engineering the Business Process and managing the program to drive adoption.
 3. Leveraging IBM's WatsonX for implementing Machine Learning

EY

Business Analyst

September 2021 - June 2022 (10 months)

Bangalore Urban, Karnataka, India

1. Delivered an Analytics Power BI dashboard to get a global view of cost savings from automation initiatives.
2. Product Manager - Data, APIs for Regeneron focussed on partnering with their CROs to optimize and standardize data collection and transformation to support various downstream systems like CRM, SCM etc.
3. Competitive Analysis to create value proposition of COTS products vs In-house development.

Key Results -

- ◆Facilitated Cost Benefit Analysis for Leadership to define the Automation Strategy by enabling multiple cuts and slices in the dashboard.
- ◆Enabled Lifescience client to derive meaningful insights from results of clinical trails hence taking their products faster to the market.

Wipro Limited

Product Operations Manager

August 2020 - September 2021 (1 year 2 months)

Hyderabad, Telangana, India

1. Program Management for Google Maps Business APIs - product operations
2. Conduct Experimentation to increase efficiency and accuracy of APIs.
3. Conduct periodic Time and Motion study for each process to increase operator efficiency.
4. Shape the Gamified Dashboard for Operations.

5. Identify and present use cases for new features and conduct comparative study for product features.
6. Work closely with Google PM and ML engineers to identify use cases for generating map objects and conduct experiments to gauge accuracy.

Key Results:

- ◆ Improvement of ~6-10% accuracy across two parameters in targeted zones catering to 98%ile of API calls
- ◆ Automated Address creations through ML pipeline saving 10000+ man hours.

Mahindra Logistics

Product Manager - Digital Transformation Office Logistics

October 2019 - August 2020 (11 months)

Mumbai Area, India

A billion \$ logistics & mobility company providing end to end supply chain solutions for goods & people transportation.

Product Manager -

- a. In house - Transportation Management System for Auto and Farm sector of Mahindra & Mahindra.
- b. Track and Trace system leveraging Third Party - MapMyIndia
- c. Integration with SAP Ariba for cost and revenue provisioning and Invoicing
- d. Load Optimiser - Refined business logics based on historic data to determine the Truck Loads capacity required.

Ramco Systems

Sr. Business Analyst & Product Success Analyst - Logistics

Transportation Management System

November 2018 - October 2019 (1 year)

Implementation of Ramco's ERP Logistics Transportation Management System for Phillipines Largest 3PL player - LBC

1. Onsite (Philippines) study of client operations from order booking - hub - delivery hub - last mile delivery.
2. Gap Analysis leading to Product feature identification and Project customisation.
3. Creating Design documents and business logics for identified features.
4. Working closely with the Client to understand the most crucial reports that are required for dynamic generation.

5. Working closely with the UX team to develop prototypes for order booking screens for low network walk-in-centres by identified data that could be preloaded and limiting user clicks to 5.

Wiseskool

Business Development Trainee

February 2017 - June 2017 (5 months)

Bhubaneswar

Market Research to gather and analyze requirements from the stake holders involved. • Creating Requirement Traceability Matrix and User Stories for the end to end functionality of the application. • Project Plan using Ganttter to decide sprint delivery timeline. • Increasing visibility on social media and content creation for promotional materials. • Lead Generation and Sales.

Tata Consultancy Services

Business Analyst

July 2013 - July 2016 (3 years 1 month)

Hyderabad Area, India

Business Analyst - Resource Mobility Tracker.

- Requirement Gathering.

- Defining Business Logics.

- UAT

- Report creation for calculating key metrics like On-bench days, Proposed for a requirment days etc.

Education

Xavier Institute of Management

Master of Business Administration - MBA, Majors in Marketing, Operations, Systems · (2016 - 2018)

SRM University

Bachelor's Degree, Electrical and Electronics Engineering · (2009 - 2013)

DAV Public School, Chandrasekharpur

SSC, Science · (2007 - 2009)

DAV Public School, Chandrasekharpur

High School, Science · (2006 - 2007)