Roshni Subudhi *Senior Product Manager*

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Professional Summary

AI-native Senior Product Manager with 10+ years building B2B and B2B2C products across loyalty, travel, fintech and e-commerce. Founding PM of JioOnePay at Jio Platforms (0 to ₹5,000 Cr monthly TPV); launched Expedia's loyalty program across 10+ countries for 50M+ customers. Experienced in taking products from 0-to-1 to multi-market scale, even in tightly regulated environments (RBI, US-SOX). Hands-on with embedding AI into products and PM workflows through agentic systems, LLMs, RAG and MCP, and with driving product-led growth through scalable growth loops. Experienced in mentoring and growing high-performing product teams.

Professional Experience

Expedia Group Aug 2024 – Feb 2026 | Bengaluru, India

Product Manager III - Platform Excellence & Membership Growth

- Led the launch of Expedia's unified global loyalty platform across all brands; defined MVP, GTM, and metrics, **rolling out to 10+ countries and impacting retention for 50M+ customers.**
- Built and deployed an internal **AI agent (LLMs and MCPs)** for the PM org that cut PRD creation time by 50%.
- Led an overhaul of retention-focused customer communication emails, **resulting in a 20% CTR increase and positively impacting repeat bookings.**
- Drove an **80% reduction in security compliance (US-SOX) overhead on loyalty platform**; instituted incident-reporting frameworks across Loyalty and Finance teams.
- Automated affiliate onboarding workflow with a self-serve portal, **reducing onboarding time by 90%** and recurring engineering effort.

Jio Platforms Oct 2021 – Jul 2024 | Mumbai/Bengaluru, India

Product Manager - Growth

- Founding member of **JioOnePay**, Reliance's payments orchestration B2B SaaS platform; owned the **end-to-end money-movement infrastructure**, **settlement and reconciliation flows**, and API platform from inception.
- Scaled the platform **from 0 to ₹5,000 Cr INR/month in total payment volume (TPV)** across **30+ enterprise merchants**.
- Led discovery and evaluation of **bank-account KYC verification** methods (penny-drop, penny-less, and reverse penny-drop via UPI) to reduce onboarding friction for first-time users for **JioBlackRock launch in India.**
- Owned **partner integrations** - designed and enabled pay modes with payment gateways, banks, and NBFCs (Razorpay, Paytm, CCAvenue, Citibank), managing partner onboarding, reliability, and settlement flows.
- Led 0-to-1 development of a **Promotional Engine** driving customer retention through targeted offers; drove a 13x increase in electronics GMV during JioMart's first annual sale in 2022 and an **18% lift in 60-day repeat purchase rate**.
- Launched a **self-serve Merchant Onboarding Dashboard**, slashing **time-to-value (TTV) from 1 week to 1 hour**, significantly reducing support overhead.
- Oversaw the end-to-end payments experience for **1.5Mn daily MyJio (telecomm) transactions**; leveraged data analytics for informed decision-making and enhanced recharge journey customer engagement.
- Aligned product, compliance, and banking stakeholders with **Indian regulators (NPCI, RBI)** to keep money-movement flows compliant and secure.
- Managed upto 6 Product managers (People manager for 2) fostering the growth and development of the team.

ZF Group Dec 2019 – Sep 2021 | Hyderabad, India

Product Specialist

- Led the **cloud transformation** of a legacy B2B application to Azure SaaS, reducing infrastructure costs and improving **system operational uptime by 20%.**

- Owned end-to-end product delivery, spanning requirement gathering, scoping, go-live, and post-deployment, while maintaining a prioritized roadmap aligned to business impact and customer feedback.

Accenture Nov 2015 – Dec 2019 | Mumbai/Hyderabad, India

Senior Software Engineer

- Developed front-end web apps using **Angular**, created responsive UI components & services and worked with **REST APIs** to perform CRUD operations.

Skills

Product — Product Strategy, Product-Led Growth, 0→1 Building, Stakeholder Management, Leadership & Mentorship,
Domain — Payments Orchestration, Regulatory & Compliance (RBI, NPCI, US-SOX), Loyalty Platforms, Loyalty Programs, Promotional Platforms, B2B SaaS, Bank & Payment Gateways Integrations, Merchant Onboarding, Transactions Monitoring,
AI & Automation — Agentic Workflows, LLM & MCP Integration, RAG Pipelines, Prototyping with AI, Workflow Automation

Tools

Claude Code, Lovable, n8n, Cursor, Glean, Notion, Confluence, Jira, Miro

Projects

AI Knowledge Bot with RAG

AI PM n8n Project

Built a Retrieval-Augmented Generation pipeline that ingests documents, vectorizes them via **OpenAI** embeddings, and stores them in a **Supabase** vector database. Paired it with a GPT-4.1 mini agent and Postgres-backed memory to enable context-aware, multi-turn conversations grounded strictly in uploaded source material.

Personal Finance and Investing 101

Used my years of personal experience and research to build an extensive website on Notion to guide my friends and family on kickstarting their personal finance and investments journeys.

Website URL: https://tinyurl.com/roshnipersonalfinance

Editorial Intern

The Culture Trip

Researched, wrote, and edited articles on travel, food, culture, and literature for the editorial team. Published nearly 25 articles on various topics, with a focus on India's culture and heritage.

Website URL: https://theculturetrip.com/authors/roshni-s

Awards

Star Performer Nov 23, 2022

Jio Platforms

Received for the successful launch of Promotional (Offers) Engine Product.

Education

BTech in Electronics & Instrumentation Jun 2011 – Jun 2015 | Bhubaneswar

KIIT University