Subhasish Goswami

Product Leader | Lending, Credit Decisioning and Applied AI

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Product leader with 14 years in technology platforms, seven of them building MPOWER Financing's lending platform from the ground up, growing from employee #20 in India to acting product head for International Student Lending and US Domestic Lending. Rebuilt credit decisioning, scaled originations about 10x and shipped a production AI assistant, while directing 5 PODs with five Product Managers reporting directly.

<10 sec	~10x	98%	5 PODs
credit decisions, down from a 48-hour manual queue	originations 2021 to 2025, to about $350M a year	containment on Mira, the AI assistant, across 35,277 users	about 50 professionals, accountable for P&L outcomes

EXPERIENCE

MPOWER Financing
Dec 2019 to Sep 2026

Senior Manager, Product | Bengaluru, India | Reporting to the CTO

Joined as employee #20 in India, before there was an in-house engineering team, and built the product and decisioning platform from the ground up. Acting product head for both lending lines from April 2026, accountable for P&L outcomes across 5 PODs (about 50 professionals) and roughly $350M in annual originations.

CREDIT DECISIONING AND RISK

- Took automated credit decisions from a 48-hour manual queue to **under 10 seconds** and **tripled throughput** with no added review headcount, by rebuilding underwriting as a configurable rules platform on Salesforce.
- Productized risk-based pricing across five tiers with Data Science: approved amounts **up 13 to 17%**, approval conversion **up 10 points**, no cohort degradation, and **$43M in incremental funded volume**, shipped with rollback controls.
- Analyzed **$1.41M** in annual bureau spend, found 40% of credit pulls happened before documents were complete, and won sign-off from 10 functions for a documents-first flow worth **$275K a year**.
- Onboarded a second originating bank behind a lender-routing engine (round-robin, capacity and concentration limits) to cut single-bank funding risk, driving sign-off across **11 functions**.
- Owned deferral automation end to end, automating about **97% of deferral decisions** and saving **1,200+ ops hours**.
- Automated document checks (identity, admission letters with fuzzy matching for international names, geocoded addresses) to about **75% automated verification** on the straight-through path.

APPLIED AI

- Shipped Mira, an AI borrower-support assistant combining guided flows, approved answers, live API lookups and a grounded LLM fallback, reaching **98% containment across 35,277 users**.
- Set the grounding rule after red-teaming caught the assistant inventing an executive's name; moving compliance-sensitive topics into curated flows lifted audited answer accuracy from **73.8% to 85.9%** in the 2024 launch.
- Led an LLM voice-of-customer product that classifies servicing and collections conversations by intent, sentiment, hardship and promise-to-pay, validated at **96% agreement** on a 500-record reference set.
- Designed a multi-agent servicing system: delinquency, contactability, next-best-action and promise-to-pay agents, each with its own data and compliance rules, under a supervisor that decides what goes to a human.

GROWTH, PAYMENTS AND PARTNERS

- Took application start-to-submit completion to **92%** using GA4, PostHog, session replays and A/B tests, and localized for South Asia, Chinese and Spanish markets, lifting organic-to-application conversion from **8.6% to 19.4%**.
- Led a unified borrower view that grew usable identifiers from 1 to up to 9 per borrower, making servicing **2 to 3x more contactable**.

- Owned the configuration and admin APIs behind a multi-tenant, embeddable B2B partner platform, so each new partner launched on one product experience through self-serve configuration.
- Moved Canadian loan repayments to a new processor, covering consent, bank-account changes, weekly payment files and auto-deactivation after failed debits, built to Payments Canada Rule H1.

NEW MARKETS AND LEADERSHIP

- Spearheaded US Domestic Lending after a federal policy change left a **$5 to 6B** no-cosigner graduate segment without options: launched lean to a narrow cohort, reused existing underwriting and servicing, and cut required documents from **35 to 9**.
- Turned a capital-markets funding pause into a live, reversible credit policy **in two weeks** through configuration, and owned lender-facing reporting across a **$178M+ pipeline**.
- Chaired quarterly planning across 5 PODs and presented the consolidated roadmap to the CEO, CFO and CTO for sign-off.

EARLIER EXPERIENCE

TietoEVRY
Dec 2018 to Dec 2019

Product Owner

Owned B2B asset-management software for a global commercial-real-estate client; turned a manual email-approval process into a funded workflow-automation stream and designed a conversational assistant for first-line queries.

Cognizant Business Consulting
May 2015 to Nov 2018

Consultant / Business Analyst

Won **$0.42M** in new billing and four client engagements through RFP, proof-of-concept and capability-assessment work for insurance, banking and financial-services clients; built the business-rules inventory for a top-tier insurer's policy and underwriting changes.

Full-time MBA, Great Lakes Institute of Management — Apr 2014 to Apr 2015

Wipro Technologies
Nov 2011 to Apr 2014

Associate Consultant

Delivered claims-processing and policy-administration platform work for a major US property and casualty insurer, and led Siebel CRM upgrade requirements across onshore and offshore teams.

SKILLS

Product	Strategy and roadmaps, P&L accountability, discovery, experimentation, PRDs, OKRs, go-to-market, hiring and coaching PMs
Lending	Credit decisioning, underwriting automation, risk-based pricing, credit-policy versioning, KYC, bureau and alternative data (TransUnion, Nova Credit, Plaid, Veriff), repayments, servicing and collections
Applied AI	RAG, grounding and guardrails, prompt design, LLM evaluation and red-teaming, multi-agent design, human-in-the-loop controls
Tools	SQL, GA4, PostHog, Amplitude, Tableau, Salesforce, Jira, Confluence, Figma; Claude Code, Cursor, Codex, Lovable, Replit
Builds	Decision Studio (live credit-decisioning demo), CareerOS (agentic job-search system), RAG evaluation harness

EDUCATION AND CERTIFICATIONS

MBA (PGPM), Finance and Business Analytics, Great Lakes Institute of Management — Apr 2014 to Apr 2015

B.Tech, Electronics and Instrumentation Engineering, Haldia Institute of Technology — Apr 2007 to Apr 2011

AI Product Leadership Certification, Product Faculty — Sep 2026

AI Product Management Certification, Product Faculty — Nov 2025