

Mohd Talha Masood

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EDUCATION

- Indian Institute of Technology** | Kanpur, India Aug '25 – May '27
Master of Business Administration (MBA)
- Vellore Institute of Technology** | Vellore, India Jul '16 – May '20
B.Tech, Electrical & Electronics Engineering

EXPERIENCE

- Senior Process Analyst – Insurance**, PhonePe | Bengaluru, India Aug '23 – Jul '25
- Drove market intelligence and competitor benchmarking across 15+ insurance partners, translating pricing and user-behaviour data into structured narratives for senior leadership to inform product roadmap prioritization.
 - Built real-time business performance dashboards and operational trackers using SQL and Power BI, enabling automated escalation workflows and daily KPI monitoring across key insurance business lines.
 - Led cross-functional initiative with Product and Engineering to design a real-time user journey tracking system with a team of 5 analysts, implementing ML-powered insights that reduced high-churn drop-offs by 20%.
 - Partnered with senior leadership on quarterly business planning cycles, synthesizing internal performance metrics, competitive landscape data, and customer insights into structured roadmap recommendations across the insurance portfolio.
 - Streamlined recurring BAU processes through AI-assisted automation scripts, reducing manual reporting effort by 33%; concurrently managed vendor SLAs across 15+ partners, improving ticket resolution time by 35%.
- Operations Manager – Consulting & Analytics**, ICICI Lombard GIC | Bengaluru, India Jul '20 – Nov '21
- Managed client advisory engagements across 40+ channel partners, synthesizing CRM, MIS, and market data into structured strategic recommendations delivered directly to CXO and National Sales Manager stakeholders.
 - Increased YoY client retention from 8% to 35% by analyzing churn drivers, benchmarking competitor strategies, and implementing targeted engagement programs tailored to each partner's business model.
 - Consulted clients on go-to-market strategy, value proposition design, and sales channel optimization, presenting tailored growth frameworks to stakeholders ranging from dealership principals to zonal sales leadership.
 - Designed custom analytics frameworks and reporting models for 40+ client portfolios, reducing manual reporting burden by 30% while surfacing strategic signals that guided CXO-level investment and retention decisions.
 - Advised clients on product adoption strategies, translating field feedback into SaaS feature requirements in partnership with internal PMs and managing deployment timelines through structured acceptance criteria in Jira.

PROJECTS

- VibePath** – AI-Powered Weekend Trip Planner
■ vibepath.pages.dev · github.com/talhamasood97/vibepath
- Identified a gap in Tier 2/3 India travel planning — users juggling 5+ tabs to plan a weekend trip — and designed a zero-friction product that takes budget, origin, and travel vibe as inputs and returns 3 fully costed, opinionated itineraries covering 62 destinations across 15 source cities.
 - Made core product decisions including a constraint-first UX (budget as a trade-off slider, not a filter), a dual-LLM architecture for narrative depth and real-time fact-checking, and a zero-cost deployment stack — enabling a fully functional live product at no infrastructure cost.
- StockHealth** – NSE Portfolio Intelligence Bot
github.com/talhamasood97/StockHealth
- Solved a core product problem: retail investors receive noisy, percentage-based market updates that obscure actual portfolio impact — designed a system that reframes all signals by rupee impact, making briefs decision-ready rather than informational.
 - Defined a structured evaluation model — a stateful conviction score (1–10) updated only on verified evidence across 7 data layers — preventing LLM hallucination in high-stakes financial outputs while delivering 3 actionable portfolio briefs per trading day.

SKILLS

Domain Skills – Product Strategy, Business Planning & Growth, Go-to-Market Execution, Market Intelligence, Competitive Benchmarking, Financial Analysis, Stakeholder Management, Process Design & Automation, Data Analytics, CRM, A/B Testing

Tools – Power BI, SQL, Python, Jira, MS Office (Excel), SaaS Platforms, AI-Assisted Workflow Tools

EXTRACURRICULAR ACTIVITIES

- President**, Agua VIT – Toastmasters International | Vellore, India Jan '19 – May '19
- Led a 50+ member chapter, designing structured communication programs and representing the chapter at Area-level competitions; won the Area-level Humorous Speech Contest and earned Competent Communicator and Competent Leader designations from TMI.
- Best Delegate**, Model United Nations | VIT Chennai & Christ University, Bangalore 2018 – 2019
- Secured Best Delegate recognition at two competitive MUN conferences by leading committee debate through structured research, persuasive multi-stakeholder argumentation, and high-pressure written position papers.