

SOWMYA SHANTHARAM

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Senior product leader and ELT member with 15+ years building and scaling financial platforms from inception through high-growth phases across Fortune 500 institutions and venture-backed startups. Grew FBN's digital lending platform to \$3B+ in bookings (200% YoY), built an 8-partner capital marketplace, and launched a 0→1 digital platform at JP Morgan.

PROFESSIONAL EXPERIENCE

Farmers Business Network, Inc. (FBN) 2020 – Present

Ag-tech and fintech platform | Backed by KPCB, Temasek, Google Ventures | 120K+ members

Head of Product | Executive Leadership Team Member

Portfolio: 5+ B2B and B2C products across lending (\$600M+ annual volume), advisory, and structured commodities trading | 4K+ members | 30+ enterprise partners

- **Scaled \$3B+ Digital Lending Platform:** Built customer-facing lending experience and internal tooling from the ground up, with instant decision capabilities that drove 200% YoY growth in bookings and 15% conversion lift.
- **Reduced Time-to-Close by 25%:** Spearheaded AI adoption for loan processing; automating lien searches, financial validation, and loan narratives across the lending workflow.
- **Built Payments Platform & In-House BNPL Product:** Led Stripe integration powering \$600M+ in annual payment volume across e-commerce and lending; launched a BNPL offering on proprietary lending rails, driving 30% increase in store sales and 235% lift in loan conversions.
- **Launched Industry-First Digital Advisory Platform:** Built an ag advisory platform for financial planning and risk management, achieving 20% YoY member growth and 10% market penetration in its first year.
- **Developed Proprietary Data Products:** Led creation of a farmland evaluation tool that became a top-of-funnel growth engine, driving 26% of new customer acquisition and 50% MoM organic traffic growth.

JP Morgan Chase & Co. 2015 – 2020

Executive Director of Product Management

Portfolio: Commercial real estate, client onboarding, and wholesale lending | Teams of 5–12 across New York, Chicago, and India

- **Launched Story by J.P. Morgan:** Founding product team member. Defined vision and drove a digital commercial real estate platform from zero to beta launch with 50+ property owners.
- **Delivered Real Estate Insights at Scale:** Partnered with capital markets and risk teams to build data products for 50K+ customers, integrating internal and third-party sources.
- **Led Digital Transformation:** Redesigned commercial client onboarding and loan origination, reducing opening times by 50% and launching e-signature capabilities across 50K+ clients and 3K+ staff.
- **Built Credit Analytics Platform:** Led wholesale loan data delivery supporting 150+ regulatory reports and established historical data foundation for risk modeling.

Credit Suisse 2010 – 2015

Engineering Manager

- **Led Global Platform Launch:** Designed and launched a syndicated loan origination application managing \$85B in risk exposure, rolling out across LATAM, EMEA, APAC, and North America.
- **Automated Loan Trading Operations:** Built trading application processing ~\$400M daily notional, automating trade capture, P&L, and reporting achieving 30% efficiency gains and increasing electronic capture to 99%.
- **Delivered Revenue-Generating Analytics:** Launched reporting and visualization platform for sales win/loss analysis and historic trends, resulting in \$5M annual revenue gains.

UBS 2007 – 2010

Senior Software Engineer

- **Built Multi-Asset Trade Platform:** Developed trade capture and risk management solutions for institutional hedge funds.

EDUCATION

Stony Brook University — Master of Science in Computer Science | Research Assistant in ML Lab

SKILLS

Product Strategy · Digital Lending · Consumer Finance · Embedded Finance · AI/ML · Payments · Loan Origination · Go-to-Market · Cross-Functional Leadership · Digital Transformation · Risk Management · Looker · Amplitude · Figma · Stripe · SQL · Agile