

Farhan Iftekhar

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EXECUTIVE SUMMARY

Senior **Product, Technology, and SaaS Leader** with **20+ years of experience** delivering large-scale digital transformation across Tier-1 banking and financial services. Proven track record of converting complex, custom banking platforms into **enterprise-grade B2B SaaS products**, with **full ownership** of P&L, pricing strategy, vendor ecosystem, and cloud architecture.

Recognized for building and leading **120+ member global** engineering organizations, **executing** zero-downtime migrations for **2M+ customers**, and operating mission-critical platforms supporting **\$75B+ in annual mortgage origination**. Combines deep **banking domain expertise** with **modern** cloud, DevOps, and **GenAI-driven innovation** to deliver scalable, commercially viable platforms.

CORE SKILLS

- **Product & Commercial Strategy:** B2B SaaS Lifecycle Management, Product Strategy & Road mapping, P&L Ownership, Pricing & Commercial Models, Vendor & Procurement Strategy, Contract Negotiation (MSA / SOW)
- **Technology & Platform Leadership:** Microsoft Azure, Cloud Architecture, Enterprise SaaS Platforms, DevOps & CI/CD, Quality Engineering, GenAI Integration, AI/ML-Enabled Solutions
- **Operational & Organizational Excellence:** Global Team Leadership (120+), Agile & Scaled Agile Delivery, SaaS Operations & Governance (SLAs, Incidents), Platform Reliability (99.9%+ Availability), Regulatory & OSFI Compliance

PROFESSIONAL EXPERIENCE

Head of Product Strategy & Commercial Owner – Mortgage SaaS platform

Tata Consultancy Services (TCS), Toronto, ON | Jun 2018 – Present

- **SaaS Transformation:** Converted custom banking software into a multi-tenant enterprise SaaS platform on Microsoft Azure, supporting \$75B+ in RESL origination for 4,000+ users at a Tier-1 Canadian bank.
- **Global Engineering Scale:** Scale and lead a 120+ member organization structured into 5 Agile pods across 6 global locations. Orchestrated delivery for 25+ parallel initiatives, ensuring alignment across distributed onshore/offshore teams.
- **AI-Driven Innovation:** Conceptualized and developed a GenAI-infused SDLC application to automate developer workflows and testing, driving significant improvements in release velocity and operational efficiency.
- **Portfolio Strategy & Intake:** Direct the solution consulting and intake process for new tenant onboarding. Manage the prioritization of a complex backlog, balancing client-specific customizations with core platform scalability.
- **Commercial Ownership:** Own the product P&L and pricing strategy, balancing client-specific requirements with platform profitability and commercial viability.
- **Vendor Ecosystem:** Lead strategic negotiations for software licenses and partner with Corporate Legal to draft MSA/SOW frameworks that optimize cost and risk.
- **SaaS Operations & Governance:** Established banking-grade governance frameworks (Incident, Change, & Release Management) to ensure **99.9% availability**. Serve as the primary escalation point for critical production incidents and SLA compliance.

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Program Manager – Digital Banking Transformation (Simplii Financial)

TCS (Client: Simplii Financial), Toronto, ON | Jan 2017 – May 2018

- **Led the greenfield launch** of Simplii Financial and executed the zero-downtime migration of ~2M customers from PC Financial.
- **Digital Identity:** Delivered Digital Proof of Identity (DPOI) with Canada Post in under 3 months, enabling fully remote customer onboarding.

Delivery Lead – Personal Banking Technology

TCS (Client: CIBC), Toronto, ON | Apr 2014 – Dec 2016

- Reduced mortgage approval times from **5 days to under 10 seconds** by delivering the "Expert Lender" automated adjudication engine.
- **Governance & Quality:** Formalized release governance across 20+ applications, reducing production defect rates by 30% and increasing release velocity.

Engineering & Technical Lead

Tata Consultancy Services (Clients: CIBC & CCIL) | Oct 2004 – Mar 2014

- Mortgage Platforms (CIBC): **Built mission-critical decision management and document generation platforms for multi-billion-dollar** RESL portfolios. **Implemented** FICO-based scoring **models and architected real-time integrations with** Equifax, TransUnion, and CMHC.
- **Capital Markets (CCIL):** Engineered Risk Management & Settlement systems (Forex, Money Market) and automated trade lifecycle reporting for Interest Rate Swaps (IRS).

BANKING DOMAIN EXPERTISE

- **Retail Lending & Mortgage Lifecycle:** End-to-End **Origination, Adjudication, Funding, & Servicing**, Real Estate Secured Lending (RESL), HELOC, Unsecured Lines of Credit.
- **Risk & Decisioning:** Credit Adjudication, FICO Scoring Models, OSFI B-20 Compliance, Automated Valuation Models (AVM), CMHC/Genworth Insurance Integration.
- **Capital Markets:** Clearing & Settlement, OTC Derivatives (IRS/FRA), Forex & Securities Settlement, Trade Lifecycle Management, Collateral Management.

EDUCATION

Executive Education: Growth & Transformation (G&T Phoenix) | The Ohio State University

Certifications: Project Management Simplified, Growth & Transformation - Wings3.

Bachelor of Engineering (Electronics) | Mumbai University

PROJECTS & LABS

Prototyped The LLM Council, an agentic AI consensus engine using OpenAI API; **developed a Real Estate Price Predictor**, an end-to-end Prop Tech web app; and **automated a Stock Analysis Tool** using Python/Pandas to generate P/E insights for undervalued assets. Additional Code & Prototypes available at [GitHub](#)