

MILAN KHANAL

Senior Business Analyst | Product Owner (Enterprise Delivery & AI-Enabled Platforms)

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PROFESSIONAL SUMMARY

Senior Business Analyst and Product Owner with 10+ years of enterprise delivery experience spanning insurance, supply chain, energy, and finance. Specialist in Prototype-First Discovery, utilizing hands-on AI prototyping (including multi-agent decision engines and glass-box RAG pipelines) to rapidly validate complex business rules, user and data requirements, and human-in-the-loop workflows before traditional engineering begins. Proven track record of owning product backlogs and release roadmaps for high-stakes projects, including an \$800M+ legacy billing modernization and high-compliance, cross-platform enterprise system migrations. Expert at bridging the gap between business stakeholders and technical developers to ship reliable, transparent, and highly adopted software.

CORE COMPETENCIES

Product Owner & Agile Delivery: Backlog Grooming, User Story Writing (Gherkin/Acceptance Criteria), Epic and Feature Prioritization, Release Roadmapping, Sprint Planning, SAFe, Scrum, Kanban, Release Readiness, Go/No-Go Governance.

Business Analysis & Discovery: As-Is & To-Be Process Mapping, Gap Analysis, Discovery Workshops, Data & System Flow Requirements, UAT Coordination & Test Scenarios, Stakeholder Facilitation, User Research.

AI & Emerging Tech Requirements: Explainable AI (XAI) Design, Human-in-the-Loop (HITL) Workflows, Algorithmic Experience (AX), Bias Monitoring & Guardrails, Multi-Agent Orchestration, Confidence Threshold Tagging, Directing AI Coding Agents.

Tools & Platforms: Jira, Azure DevOps, ServiceNow, Confluence, Power BI, Salesforce, Azure, AWS, Claude, ChatGPT, GitHub.

PROFESSIONAL EXPERIENCE

CRC Group | Dallas, TX

Senior Business Analyst | Product Owner (Consultant via Synergech) | Apr 2025 – Present

Billing Modernization Discovery: Led the rapid product discovery phase and owned the requirements backlog for replacing a legacy IBM billing system handling \$800M+ in annual billing volume, 7,000 employer groups, and 500K billing records per monthly run. Compressed the project roadmap by 3+ months by building a functional, high-fidelity UI prototype to align executive leadership on the future-state workflow.

Post-Acquisition Platform Migration: Coordinated the technical migration of two acquired insurance systems (broker submission intake and claims management) into the enterprise Azure cloud.

Release Governance & Backlog Ownership: Managed the 18-gate go-live readiness checklist, coordinated global deployments across multiple time zones, and established the permanent agile backlog to manage post-migration production requests and platform enhancements.

Toyota North America | Plano, TX

Delivery Lead (Consultant via Aquent) | Jan 2024 – Jan 2025

Global Planning System Modernization: Led agile delivery for Toyota's North American Global Planning System. McKinsey supplied both the strategy and the development teams, one for the Supply domain and one for Demand. Acted as the primary liaison between those teams, internal IT, and the supply chain planners who had to live with the output.

Backlog Translation & Release Management: Translated high-level strategic decks into a structured, prioritized product backlog and release roadmaps that aligned technical and business stakeholders.

Planner Adoption Loops: Established iterative feedback loops with supply chain planners, so the forecasting tools that shipped matched operational realities and were adopted by the teams that had to use them.

Dell Technologies | Remote

Product Owner | ESG Analytics (Consultant via Aligned Automation) | Jun 2022 – Apr 2023

Centralized Analytics Platform: Led the product roadmap to modernize the Sustainability division's global carbon reporting, migrating manual siloed Excel workflows onto a real-time, centralized analytics platform.

Turnaround Optimization: Cut customer carbon-footprint report turnaround from one to two months down to under 24 hours, providing audit-ready data for corporate compliance and executive leadership.

User-Centered Design: Ran user feedback loops on the analytics interface to optimize the UI, driving cross-functional adoption across global teams.

FleetPride | Irving, TX

Senior Business Analyst | M&A Integration | Nov 2021 – May 2022

ERP Process Harmonization: Managed the technical backlog for the post-acquisition integration of newly acquired branches, standardizing the implementation of the Karmak Fusion ERP system across regional networks.

Technical User Stories: Partnered with operational managers to document complex business rules and translate them into developer-ready user stories with acceptance criteria.

World Kinect Services | Miami, FL

Senior Business Analyst | Digital Transformation (Land & Aviation) | May 2016 – Nov 2021

Operational Modernization (Land): Owned the end-to-end product roadmap for the North American Customer Portal, working across the Billing, MDM, and Logistics squads on a transformation program that automated 80% of manual logistics processing across the division within a 2-year cycle.

Field Research & App Refactoring: Conducted on-site user research and driver ride-alongs in pilot regions to diagnose field app failures. Found that drivers had no voice in requirements and that dispatch was manually overriding the route optimizer, then realigned the product backlog to real-world driver conditions and drove an IoT hardware transition.

Financial Engine Replacement (Aviation): Replaced legacy Oracle 11i financial engines with custom-built Fee and Pricing tools, increasing transaction processing speeds by 50% and improving data auditability.

SELECTED PROJECTS & APPLIED AI

Independent AI Prototyping | Personal R&D | Jan 2021 – Present

Designing and shipping functional AI prototype platforms, live at milankhanal.com.

TradePilot (Decision Intelligence): Built a 5-agent orchestration prototype for supply chain risk management. Configured the business rules, user requirements, and human-in-the-loop override controls to show how automated systems can surface transparent, audit-ready decision packages.

TalentPilot (Equitable Recruiting): Built a glass-box recruitment matching prototype modeling the disclosure and record-keeping obligations of NYC Local Law 144 and the EU AI Act. Documented requirements for bias monitoring and explainable matching logic.

NewsLens (Human-Centered AI capstone): Staged-transparency AI news prototype. Built the evaluation it was assessed against, using Amershi's interaction guidelines and Liao's explainability checklist, plus persona walkthroughs and two rounds of blind external review. Graded 95/100.

Multi-Agent Coordination Framework: Designed a file-based orchestration protocol that coordinates multiple LLM sub-agents, with standardized handoff procedures, self-contained build specs, and blind auditor passes before anything is called done.

EDUCATION & CERTIFICATIONS

B.S., Human-Centered Artificial Intelligence, Texas Tech University (in progress). 4.0 GPA, President's List.

Executive Certificate in AI for Digital Transformation, Cornell University (eCornell), 2024. 84 professional development hours, authored by Cornell Tech faculty.

SAFe 5 Product Owner / Product Manager (POPM), Scaled Agile, 2021.