

# ISHA JAIN

## Technical Product Manager

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### EXPERIENCE

#### IDFC First Bank Limited

Digital Journey Owner, Mumbai Nov'22-Present

**Managing digital loan onboarding journey (LOS) on Salesforce CRM platform for New and Used Two Wheeler having monthly login of 1.5 lac units**

**Auto Disbursal Journey(ADB)-** Enhanced ADB journey by identifying hacks for process optimization, Third party APIs, and OCR Increased ADB percentage by 8% in 3 months

**DIY Loan Journey on Partner Portals-** Enabled end to end customer driven loan journey including application tracking and cancellation for NTB and ETB base through API driven services

**Lead scrum teams-** Define tech roadmap for scrum team basis business vision, closely work with Developers, Quality analysts and architects, strategize project development for each sprint and organize scrum ceremonies to adhere to project delivery timelines

**Product Lifecycle-** Understand product requirement, assess the scope, design and map user story, align tech and product team, Strategize testing in 4 environments before release, commit and track release timelines, provide adequate demo and presentations to stakeholders, share project adoption report and analyses tools

#### ICICI Bank Limited

Product Manager - Lending, Mumbai Oct'20-Nov'22

**Managed unsecured product portfolio of 30 billion having a market share of 56% among private sector banks and delinquency levels of 4%**

**MS Dynamics 365 and CRM Development-** Define product construct, scope and user journey, translate functional requirement into technical modules, design integration with existing platforms and assess opportunities for process enhancement through automation

**LOS Application Enhancement-** Designed a new module in the sourcing app for recording and tracking visits for managing portfolio health by business team. Prepared BRD, conducted UAT of the functionalities delivered, trained team for usage in CUG and resolve query in the Live module

**Policy Liaising-** Identify market-oriented product requirements, understand policy challenges from business and credit team, suggest modification in policy to improve product competitiveness and ease new customer acquisition

**Industry Analysis-** Identified 2 new states (Chhattisgarh and Telangana) for business expansion. Track and analyze market trend, understand the developments related to the funding model and assess future prospects of the industry

**Competition Benchmarking-** Identify competition, determine metrics to draw comparison. Build secondary data driven, actionable insights that form the product strategy for customer retention and new customer acquisition

**Support business team-** Handhold a team of 900 through trainings for new offerings, policy and processes, create progress and gap analysis reports, document and share best practices

**3 new product offerings-** Introduced prequalified loans and Internal Balance Transfer variants for retaining existing customers. Launched parallel loan policy for new customers. Created execution roadmap, establish promotional and awareness campaigns for all support teams and stakeholders

### EDUCATION

Degree	University	Year	CGPA/ %
PGDRM	Institute of Rural Management Anand, IRMA	2020	2.9
B. Com(H)	University of Delhi	2016	77
HSC	Ryan International School	2013	90

### SKILLS

Advance Excel

Salesforce (SFDC)

JIRA

Agile methodology

SQL

PowerPoint

### CERTIFICATIONS

- Internal Audit(Integrated Management Systems)
- Six Sigma and Organization (Advanced)
- Customer Analytics

### ACHIEVEMENTS

**Social venture conceptualizer -** Received Pre incubation support by the Government of Gujarat

**Publication for MHRD -** Case study on transforming lives of women homeworkers published by the government for a rural development course

### PROJECTS

**SFNS- TruStone Initiative (RBC Netherland)**  
Project Consultant Apr'20 - Sep'20

**Stakeholder management -** Identified and mapped the external and internal stakeholders and built dialogues to assess roles and expectations

**Content creation & documentation -** Prepared project and progress reports, stakeholder centric knowledge documents, presentations, posters, website

**Project representation -** Represented project in other forums, facilitated meetings, workshops and conferences with stakeholders

**Handwork Foundation- ETI**  
Stakeholder Facilitator, Bareilly Jun'16-May'17

**Financial Linkages-** Mentored zari women artisans for establishing 20 Self Help Group (SHG) and linked them with financial institutions

**Market Linkages-** Explored new markets for craft and designed efficient market linkages by mapping and restructuring the barriers in the existing supply chain and identifying export opportunities

**Partnership Development-** Strengthened engagement capabilities with trade unions, supply chain actors, artisans, government, NGO partners, financial institutions and export houses through sensitization regarding ethical trade policies and frameworks