

VIKAS DESHMANE

Product Head and AI/ML enthusiast with 11 years of experience leading cross-functional teams to develop and launch successful product strategies. Proven track record in launching 0-1 and 1-100 products.

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 [LINKEDIN](#)

EDUCATION



MBA Full time from IIM Lucknow

06/2015 – 03/2017



BE, Computer Engineering from University of Pune

06/2008 – 05/2012

EXPERIENCE

TOTAL – 11 YEARS

Delcaper| SMILE

10/2023– Till date

Head – Product, Business | Founder – Snap Funds

- Launched multiple financial products from scratch Business Loans – Term loans, Credit Line, Supply chain Finance, vehicle loans, Gold Loans, Digital Gold, Closed loop wallet, Fixed Deposits (<https://snapfunds.in/>)
- Established alliances/tie-ups with key NBFCs, Jewelers & Fintechs, resulting in deeper **market penetration** and improving product offerings
- Led all functions - Engineering, Product, Business development and sales, Data science and Product Design

Dhani

03/2022 - 10/2023

Lead Product/General Manager

- Revamped the entire platform into a comprehensive all-in-one **Super app from scratch**, encompassing ecommerce, healthcare, wallets, stock broking, and loans – garnered 10m+ users
- Led and mentored team** of 4 Product Managers to oversee the entire **product lifecycle** of the cutting age Stock Broking and Unsecured Loan products for 1mn MAU
- Conducted a comprehensive market analysis that unveiled untapped lending verticals, resulting in a 40% increase in business lending opportunities and 4 lakhs/month in additional revenue generation
- Designed a robust order processing and fulfillment workflow, providing real-time order tracking and status updates to users. 30% reduction in order cancellations and improved net promoter score from 25 to 40%
- Recognized and prioritized customer **pain points, leveraging user-centered design** principles and **UI/UX** best practices to deliver intuitive and delightful shopping experience for ~1 lakh orders/day
- Led cross-functional teams in executing product-led growth strategies, GMV growth, driving P&L improvement. Translated to a 30% growth in user engagement and a 15% boost in MRR
- Negotiated **trade-offs between the external and internal cross-functional stakeholders**, to reduce operational overheads by 28%, meet regulatory, business requirements, and maintain partnerships

Angel One

09/2020 - 03/2022

Lead - Digital Product, COOs Office

- Recognized as an Employee of the Quarter, prestigious LEAN award, **Employee of the Month, Winner of the Design Lab** for demonstrating consistent excellence, launching an innovative product, exceptional leadership and revolutionizing the market and positioning the company as an industry leader
- Formulated and executed Infomine, **a ground breaking CRM** tool for internal teams and channel partners, slashing abandoned queries by an impressive 99.09% from 35% to 0.32% in just six months
- Demonstrated proficiency in setting and analysing experiment results using the **A/B testing, UI/UX** platforms, interpreting statistical significance, and drawing actionable insights through **data driven decisioning**

- Implemented cost saving measures resulting in savings by 30% by creating an in-house utility and **reduced manual overhead**
- Spearheaded a user onboarding journey revamp, integrating AI/ML features (OCR, face match, fuzzy match) and pioneering UPI-based SDK; resulted in a groundbreaking 162% growth, +38% PLG rate and reducing drop-offs at critical pain points from 51% to 15% surpassing all previous industry level records

DMI Finance

05/2019 - 09/2020

Product Manager, CEOs office

- Influenced the portfolio growth from 800 crores to 2,100 crores **growth (162%)** in 12 months by playing a pivotal role in expanding to the **new Product lines** for business expansion– Insurance and credit lines
- Conceptualized and launched Partner Portal for 50+ fintech partners - relating to customer queries and immediate query resolution, collections management. Reduced contact center queries by 60%
- Developed a **loan origination system (LOS)** through the DSA and assessed the credit policy through alternate data sources including GST Returns & Financial Statements
- Rolled out a **Loan Management System (LMS)** from scratch to support customized loan constructs and business rules for personal, consumer, and business loans **Supply Chain Finance (SCF)**, credit lines

Credit Mantri

03/ 2017 - 05/2019

Product Manager

- Led and coordinated cross-functional efforts of 30+ engineers, Data scientists, UI/UX, sales, referrals and marketing professionals, to launch B2C credit cards and loans marketplace from scratch and generated ~6 crores MRR and 1 mn+ MAUs
- Forged strategic partnerships with 5 industry-leading vendors and banks, resulting in a 20% increase in SaaS platform's functionality, expanding market reach by 30%, and elevating overall value proposition
- Pioneered **India's First ever GST based lending program** – partnered with SBI eMudra, BOB. Disbursed 10k crores+ loans
- Penned a white paper on digital valuation of unlisted companies and presented to SBI e-mudra Team; resulted in new partnerships with **the leading Banks and NBFCs**
- Orchestrated multi-channel marketing campaigns (SMS, email, digital) to drive cross-selling lending products, resulting in a remarkable customer base growth from 5 to 11 million within 12 months

Philogy Consulting

05/ 2012 - 07/2015

Product Manager

- Developed a B2B eCommerce platform based on a SaaS (Software as a Service) model, with a focus on simplifying the online order fulfillment
- Revamped the product catalog management to an intuitive system that empowered sellers with a UI/UX to seamlessly manage listings, leading to a 35% drop in listing errors & a 30% increase in seller engagement
- Received the **Upcoming Leader Award – 1 amongst 150** for leading web module creation in record time

SKILLS AND COMPETANCIES

- **Product** – Management, Strategy, Development, Roadmap, Prioritization, Design A/B Testing, Problem solving, Data Driven decisions, Project Strategy, SaaS
- **Project** – Agile, scrum, Jira, Kanban
- **Analytics** – Python, SQL, C#
- **AI/ML** – Neural network, Deep Learning, NLP, Statistics, Computer vision, Automation
- **Cloud** – GCP, AWS, MLOps

CERTICATIONS

- PMP, PMI – ACP, Product Management, AI for Product Managers, Generative AI, Machine Learning, Generative AI, ML with Google Cloud, Python for Data science