

+918106032360

deshmane.vikas@gmail.com

LINKEDIN

VIKAS DESHMANE

12 years of experience leading cross-functional teams in designing, developing, and launching innovative product strategies. Proven expertise in successfully driving products from concept to scale, with a track record of launching both 0-to-1 and scaling 1-to-100 products.

EDUCATION

IIM Lucknow

MBA06/2015 – 03/2017

University of Pune

BE, Comp06/2008 – 05/2012

AWARDS

- Employee of the Quarter
- League of extraordinary Angelites
- Employee of the Month
- Winner of the Design Lab

HIGHLIGHTS

- Garnered
- Launched first ever GST based lending product and published a white paper
- Launc

SKILLS

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

EXPERIENCE

Delcaper Technologies10/2023 – 07/2024

Lead Product Manager

- Launched **7 products from scratch**, including Business Loans, Vehicle Loans, Digital Gold, and Fixed Deposits, driving a **25% increase** in transaction volumes
- Forged partnerships with 5 NBFCs, jewelers, and 4 fintech firms, expanding product offerings by 40% and achieving a 30% increase in market penetration
- Enhanced platform efficiency by 20%** through the development of a loan origination system (LOS) and credit assessment using alternative data sources like GST returns and financial statements
- Launched **LLaMA-based Generative AI-powered chatbots** and virtual assistants, improving customer support response times by 30% and increasing **NPS by 15%**

Dhani03/2022 - 10/2023

Lead Product Manager

- Garnered 10m+** users by revamping the entire platform into **all-in-one Super app from scratch**, encompassing ecommerce, healthcare, wallets, stock broking, and loans
- 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%
- Digitized the onboarding process for over 10 lakh new members, facilitating seamless membership activation across additional exchange segments and significantly enhancing user experience and operational efficiency.
- Optimized the product recommendation engine using generative AI, which **led to a 20% uplift** in cross-sell and upsell opportunities across the platform

Angel One03/202209/2020 -

Lead - Digital Product, COOs Office

- Restructured the user on boarding journey, bought in new **AI/ML features – OCR, face match, fuzzy match** implemented industry first features – UPI based bank account fetch
 - Resulted **150%** growth in user acquisition to set industry record
 - Improved the straight through processing from **60 to 92 percent**
 - Reduced the **drop offs at critical pain points** from 60 to 15 percent
- Implemented cost saving measures resulting in savings by 30% by creating an in-house utility and **reduced manual overhead**

CERTICATIONS

- PMP
- PMI–ACP (Agile certified practitioner)
- AI for Product Managers
- Generative AI
- Machine Learning
- Deep Learning
- NLP, LLM, RAG
- ML with Google Cloud
- Python for Data science

- 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**

DMI Finance05/2019 - 09/2020

Product Manager, CEOs office

- Influenced the portfolio **growth from 800 to 2,100 crs (162%)** in 12 months by playing a pivotal role in expanding to the **new product lines** -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%
- 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
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Credit Mantri03/ 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
- Successfully negotiated partnerships and integrations with third-party vendors, defined and tracked KPIs to enhance the SAAS platform's functionality, extend market reach, increasing 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 to drive cross-selling lending products, resulting in a remarkable customer base growth from 5 to 11 mn

Philogy Consulting05/ 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

