

ARJIT ANAND, Male, 28

Product Manager, Future Financial Services Ltd. Bangalore

ACADEMIC PROFILE

Qualification	College/ University	Year of passing	Percentage of marks/CGPA
MBA	Institute of Rural Management, Anand (IRMA)	2014	2.72/4.33
B.E. (ECE)	Manipal University, Manipal	2010	8.66/10
XII (C.B.S.E)	Delhi Public School, Bokaro	2005	76.4%
X (C.B.S.E.)	G.D. Birla Memorial School, Ranikhet	2003	93.0%

PROFESSIONAL SUMMARY

Product Manager:

- Responsible for Product Basket of the company
 - Secured Loan
 - Hypothecated Loan-INR 1L to 2L ticket size given to mature MFI clients against stock hypothecation or Equitable mortgage
 - Mortgage backed Loan-INR 2L to 25L ticket size loan given to small time entrepreneurs against residential property (Registered mortgage)
 - Microfinance Loans-Operational in Karnataka, Tamilnadu, AP & Gujarat
 - Bank Origination (BC)-Loan origination for IDBI & Axis Bank under BC partnership
- Responsible for product P&L.
 - Market research, Design & Development, Idea incubation and product roll out.
 - Designing the product & process manual and training the team on the same.
- Primary contact between the organization and market to come up with better product design by prioritizing features and activities and driving the execution for the same.
- Managing company's BC relationship. Setup the end-to-end process and own the responsibility of execution of the same.
- New Market Development –Led the market research in new market and made recommendations based on the analysis.
- In-depth knowledge of competition through regular analysis of prominent competition (Karnataka, Tamil Nadu, Andhra Pradesh and Gujarat).
- Own the Product requirement processes and work as a bridge between functions like HR, Sales and Finance.
- Responsible for delivering daily, weekly and monthly analysis to top management.
- Conducting Sales team product training across 4 states periodically to increase the sales efficiency
- Finding cross-sell possibility to existing customer base, to design and rollout the cross-sell product plan to core team.

EMPLOYMENT SUMMARY

(33 months)

Future Financial Services Ltd. (FFSL): Product Manager

(05-2014 to present)

Future Financial Services Ltd. (FFSL) is Base of Pyramid Financial Services (BOP-FS) portfolio of India Value Fund (IVFA). I am currently responsible for Micro-Enterprise Loans (MEL) product of the company. My role in the capacity of Manager is to develop market intelligence, benchmarking our products and processes against competition, analyzing out customers' portfolio, and making geographical expansion strategies. I have also been actively involved in chalking out policies for the product. Handling Business Correspondence relationship with a large Gujarat based NBFC for MEL.

Wipro Technologies: Project Engineer

(07-2010 to 05-2012)

I have worked as a part of synthesis team for Wipro's client PMC-Sierra. My responsibilities included synthesis, Static Timing Analysis (pre and post layout) and Logic Equivalence Check. The responsibility also included performance of Engineering

Change order. The role was to get design from designer and give feedback and suggestion back to them in case of any issues and to send the final net list to the layout team.

MANAGEMENT TRAINING AT IRMA

Internships

Catalyst Management Services – November-December 2013

- CMS is a consulting firm which helps out organization working at the grassroots to be more professional and better managed.
- **Project Title: Developing efficient and effective project management systems at Catalyst Management Services**
The task included working with the core operational team of the organization and helping in coming up with design of an efficient Project Management System. The current system was reviewed and gaps were identified.

Kudumbashree – June-July 2013

- Kudumbashree is poverty eradication mission of state government of Kerala. It has won several awards for its path breaking innovation and excellence in public administration
- **Project: Develop a plan for framework for Viability Assessment, performance standards and benchmarking for Micro-Enterprises.**
The micro-enterprise project of the organization is to promote entrepreneurial acumen of rural women and making them more market oriented. The viability assessment and performance analysis was carried out by analyzing factors and sub-factors important for a particular business in a particular region. Important financial ratios for Microenterprises were identified and analyzed.

N M Sadguru Water Development Foundation – October-November 2012

- N M Sadguru is an NGO which is actively working in tribal areas of Gujarat, Rajasthan and Madhya Pradesh. The organization is the pioneer of various irrigation methods in the region.
- **Theme Paper:** Microfinance activities in the village were studied and analyzed on account of their profitability, regularity, liquidity, creditability and underlying qualitative aspects of microfinance in general. Self-help Groups in particular were studied.

Projects

Marketing Research and Analysis

Made a plan for designing a laundry service for IRMA students using conjoint analysis and cluster analysis. The plan has been taken up by hostel administration and it is in progress of being implemented in the campus. SPSS was used.

Predictive Model of a batsman's score in his next T20 International

Currently working on a mathematical model to predict a batsman's score in his next T20 International using OLS regression.

ACHIEVEMENTS AND AWARDS

- Consistent performer in Finance subjects like Accounting, Fin Mgt. and Derivatives.
- Constant performer in Quant subjects. (Among top 10 in Quantitative Analysis and Ranked 1 in Market Research and Analysis)
- Certificate of merit by CBSE for being among the top 0.1% of successful candidate in AISSE-2003 in Sanskrit
- Organized a 6-a side night cricket tournament "Run-Bhoomi" at IRMA during March, 2014.
- Have won several sports and cultural competitions in college and school
- Organized the event "Cryptex" in the annual national level technical fest in MIT, Manipal.

EXTRACURRICULAR ACTIVITIES AND OTHER SKILLS

- Media Secretary at IRMA for the year 2012-13
- Have been active participant in cultural and sports events at school and college level.
- Hobbies and Interests: Photography, Reading, Movies, Cricket