

Karthik Velu | Director of Product Management | Fintech & AI Leader

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Executive Summary

Fintech Product Leader with 13+ years of experience driving revenue growth and operational efficiency across Lending, Payments, and Securitisation. Currently leading risk infrastructure innovation at Kaleidofin to solve for underserved segments using alternate data. Expert in transforming legacy systems into scalable SaaS solutions, recently scaling a platform from **\$2M to \$10M ARR**. Proven ability to leverage Generative AI and alternate data to deliver measurable business outcomes and lead high-performing cross-functional teams.

Key Strategic Achievements

- **New Market Expansion:** Spearheaded Kaleidofin's entry into the **East Africa market** by launching a risk infrastructure product within just 4 months of joining.
- **5x Revenue Growth:** Scaled Scienaptic's credit decisioning SaaS platform from \$2M to \$10M revenue while improving customer retention by 35%.
- **AI Product Innovation:** Conceived and launched a regulatory-focused GenAI chatbot, achieving **80% client adoption** within 3 months.
- **Securitization Scale:** Drove **8x growth** in securitization business at Yubi, onboarding 5 banks and 18 NBFCs with 95% client retention.
- **Massive Scale Lending:** Enabled **INR 7,000 Crore** in lending volume at Bank of Baroda by developing new Supply Chain Finance specifications.

Core Competencies

- **Product Leadership:** Product Vision & Strategy, Roadmap Execution, Cross-functional Leadership (PM/PMM/Design), Revenue Optimization, PLG.
- **AI & Technology:** GenAI/LLM Implementation, Alternate Data Analytics, Credit Decisioning Models, Fraud Detection, Microservices Architecture.
- **Finance Domain:** Financial Inclusion, Consumer Lending, SMB Financing, Digital Payments, Securitization, Supply Chain Finance.

Professional Experience

Kaleidofin

Director of Product Management

Chennai

May 2025 – Present

Leading a cross-functional team of 10 (6 PMs, 2 PMMs, 2 Designers).

- **Market Expansion:** Successfully launched a risk infrastructure product in the **East Africa market** within 4 months of tenure, enabling critical geographic expansion for the company.
- **Financial Inclusion Product:** Architecting risk solutions for underserved segments in low traditional data environments by leveraging **alternate data** and advanced analytics.
- **Strategic Leadership:** Orchestrating the product roadmap to bridge the credit gap for informal sector customers through innovative risk scoring models.

Scienaptic AI

Director of Product Management

Chennai

Apr 2023 – Apr 2025

Reported to COO. Led a team of 5 PMs and 2 Designers.

- **SaaS Scaling:** Orchestrated the product strategy that grew revenue 5x (\$2M to \$10M) and increased revenue-per-client by 50% through strategic cross-selling.
- **GenAI Innovation:** Spearheaded the development of a self-learning AI credit decisioning platform and a GenAI regulatory chatbot, achieving a 72% feature adoption rate across the suite.
- **Operational Excellence:** Reduced client onboarding time from **90 to 30 days** (40% faster Time-to-Value) by implementing a self-serve decisioning framework.

Yubi

Senior Product Manager

Led product for Securitization and Structured Finance.

Chennai

Feb 2022 – Mar 2023

- **Transaction Efficiency:** Reduced transaction TAT from **80 to 20 days** by launching retail credit assessment modules powered by proprietary ML algorithms.
- **Deal Velocity:** Increased transaction closure rate by **600%** via a new data-driven discovery and negotiation module, processing over **500 crore** in transactions.
- **Platform Automation:** Automated the end-to-end securitization process, removing significant operational friction for financial institutions.

Publicis Sapient

Senior Product Manager

Led digital payments product development for Middle Eastern neobank (Wio).

Remote

Apr 2021 – Feb 2022

- **Speed to Market:** Implemented a comprehensive payment system in just 7 months, beating key competitors to market.
- **UX Optimization:** Achieved a remarkably low **0.27% drop-off rate** in payment workflows through rigorous user-centered design and testing.
- **Feature Adoption:** Drove 20% of active users to utilize utility payment features within the first 6 months of launch.

Barclays

Business Analyst IV

Chennai

Nov 2018 – Mar 2020

- **Process Improvement:** Reduced loan processing time by 50% and operational costs by **INR 1.5 crore** by re-engineering workflows for low-risk loans.
- **System Modernization:** Upgraded the 'Zeus' credit appraisal tool to ensure full compatibility with modern real estate lending standards.

Bank of Baroda

Manager (Product Strategy)

Mumbai

May 2014 – Nov 2018

- **Large Scale Impact:** Developed Supply Chain Finance specs enabling **INR 7,000 crore** in lending.
- **Workflow Optimization:** Reduced loan origination TAT from 35 to 10 days through strategic improvements to Loan Origination Systems.

Home Automation Startup

Founder & Entrepreneur

Chennai

Jun 2013 – Apr 2014

- Founded a startup focused on smart home solutions; developed IoT integration specifications and executed the initial customer acquisition strategy for newly constructed residences.

Cognizant

Programmer Analyst

Chennai

Jan 2012 – May 2013

- Built foundational expertise in Java, data structures, and enterprise software architecture.

Education

Indian Institute of Management Bangalore (IIMB)

Master of Business Administration (MBA)

Merit Scholar (Top 5%)

Anna University

B.E. Electronics & Instrumentation

Certifications

CFA Level 2 Cleared

Azure Data Scientist Associate

SAFe Certified POPM (Product Owner/Product Manager)

Microsoft Azure Fundamentals