

Profile Summary

Profile	<ul style="list-style-type: none"> 10+ Years of experience in Product Management across Industries such as Fintech and Insurance. Primarily worked on B2C side of products with scaling user and revenue growth from 0 to a million user and 0 to \$100 million in revenue Working with Lendingkart Group as Senior Product Manager - Credit Underwriting & Customer Onboarding and looking after ML based Instant Credit Underwriting Platform and Customer Journey I am experienced in coordinating with multiple stakeholders from technical and non-technical backgrounds all in different functions, ensuring clarity, quality, and continuous delivery. Implemented E2E Zero Touch Customer Journey from onboarding to Offer Acceptance, which help in reduction in TAT by 80% which lead to better customer experience Expertise in managing product development across all phases of the product life cycle Graduated from Gujarat University, Ahmedabad with a full time B.sc program. Done my majors in Chemistry along with Computer Science as minor in 2013
Key Skills	<ul style="list-style-type: none"> Product Management, User analytics, Product Design, User Experience, Design Thinking and Customer Satisfaction Product Strategy, Stakeholder Management, Launching Products, Strategic Roadmap planning and Knowledge base management Analytical Skills using R and MySQL, Data driven approach to Leverage Customer Insights and always try to take data backed decision to take up or drop any feature request Mockups, Wireframing and flow diagram to describe end to end customer journey Hands on experience on tools like MySQL, R, JIRA, Salesforce, Mixpanel, A/B Testing, VBA and Redshift, Wiki – Confluence, Mockups – Balsamiq, Draw.io Pursuing - Data Science Certification by LinkedIn Learning and Udemy - covering R, ML and other tools

PROFESSIONAL EXPERIENCE

Product Management: ~10+ Yrs

Senior Product Manager - Lendingkart, Bangalore		Aug'23 - Present
Responsibilities	<ul style="list-style-type: none"> Product lead for the biggest charter in Lendingkart related to MSME lending responsible for building the platform [0-1] to onboard several banks and NBFCs and originators/vendors for increasing funnel contribution to 95% of Lendingkart Business Implemented in-house BRE (Business Rule Engine) flow to orchestrate the lender eligibility across 35 onboarded lenders to compliant with BRE policies Lead a team of 3 PMs and 1 Product Analyst to execute product design and delivery to achieve automated and streamlined journey for co-lending and collection flow Implemented an in-house collection tele-calling CRM which helped to reduced the soft bucket bounce by ~15% Onboarded Lendingkart on BBPS Platform (Which is Interoperable platform conceptualized by the Central Bank of India (RBI) and managed by the National Payments Corporation of India (NPCI)) enabling secure and convenient bill payments across various categories through multiple online and offline channels capabilities to the customer and ensuring the same day settlement at LMS which reduced the reconciliation efforts b/w collection & accounts Successfully completed 2 Central Bank (RBI) audits and ensure the co-lending and collection flows are completely compliant as per the observation and input received from Internal and external auditors 	
Associate Director - Product Management, Credlix.com, Noida		Sep'22 - Aug'23
	<ul style="list-style-type: none"> 	
Responsibilities	<ul style="list-style-type: none"> Handling & Mentoring the team of 2 PMs and 13 Engineers to build a strong product culture to build a scalable and impact driven organization Launched the Credlix.com to onboard the customers digitally and working with Marketing team to enhance SEO and Blogs to increase the ranking on Google Search, It increased 5x traffic on our website in one quarter Whatsapp Integration to notify and get consent from supplier for invoice discounting which helped us reduce TAT by 80% and 68% customer preferred to approve the invoices on whatsapp Implemented a digitized supplier onboarding journey and launched a DIY (Do it yourself) platform for the suppliers Implementing a completed end to end automated journey for the supplier and internal operations team to complete entire customer life cycle on platform Implemented an end to end LOS system for the internal operations team to eliminate the processes run on excel to store all the variables and learning in a structured format in Database 	
Senior Product Manager, Lendingkart.com, Bangalore		Nov'15 - Sep'22

Responsibilities	<ul style="list-style-type: none"> Single Handedly managed interaction and coordination between different stakeholders across Six product lines E2E Product Ownership & Automation for Credit Underwriting Automation, ML Based Scoring Platform, NPA Control with Dedupe & Fraud Detection 76% Customers gets amount sanctioned by automated credit decisioning, pioneer in Indian Fintech space with >20 partner (including 3 public sector banks) onboarded and using our underwriting platform for co-lending Handled the E2E customer onboarding and underwriting flow to scale from \$0.3M monthly to \$50M monthly disbursement Identify gaps in operations and managed the development of new features for a product which resulted in an increase of internal operational efficiency by 65% and a reduction in support tickets by 40% Work closely with the Management and Product Head to build the organization's technical team and chart the roadmap for the company's technology and vision for Financial Year Influence both technical and non-technical stakeholders and nudge them in the right direction Guided the new Products team to design, document and implement the new Mobile App user flows and experience for Lendingkart Customer Journey for Bank Statement & Non-Bank Statement Flow Launched lending product in collaboration with Amazon India & ClearTax to avail working capital access to the user on these platforms using alternate data points (without Bank statement) Ownership of Partner Data Integration (i.e., Credit Bureau, Auth Bridge, Experian, NSDL etc.) in the platform and leverage it to take go- or no-go decisioning Voice of Customer (VOC) – Frequently interact or visit with onboarded customer to understand their pain point throughout journey (Lead Creation to Disbursement) Gather feedback and insights from users and customers and perform competitive analysis to identify new opportunities Ensure cross-functional teams are aligned and focused on high impact products while operating in an Agile environment
Achievements	<ul style="list-style-type: none"> Received Star Performance Award in the Product Team for Instant Credit Underwriting Project in 2018 Received 3 times Hall of Fame Awards - Best Performer in Product Innovation

Associate BOSG, HDFC ERGO, Ahmedabad		Nov'14 - Jul'15
Responsibilities	<ul style="list-style-type: none"> Handled Insurance Issuance & Payment Platform and Policy Management Platform Perform Risk Inspection, get some checks automated as part of process excellence Handled the MIS and Daily report to monitor and follow-up with sales to achieve revenue targets Closely work with sales team to guide and get resolve the discrepancies to meet their sales target 	
Achievements	<ul style="list-style-type: none"> Received recognition from corporate branch head for process excellence and successfully closing the financial year (FY'13-14) for all the Gujarat Zone 	
EXTRA CURRICULAR ACTIVITIES AND ACHIEVEMENTS		
NCC	<ul style="list-style-type: none"> I have been Part of National Cadet Corps, Indian Air Force and successfully completed 'C' certificate during graduation 	
NSS	<ul style="list-style-type: none"> I have been Part of National Service Scheme during School & College and attend multiple camps in rural areas to spread the awareness regarding education 	