ALMAS ALI

Dynamic and Result-Oriented Product Manager
8+ Years' FinTech Expertise | Agile Leader | Proven Record of Multi-Region GTM Execution & Product Delivery

🏠 Bhopal, India – Willing to Relocate 📞 +91 9677136490 ✉ almasali03@gmail.com 🔗 [LinkedIn](#) 🔗 [Portfolio](#)

PROFESSIONAL SUMMARY

Product Manager with 8+ years of experience leading end-to-end delivery of digital products across India, APAC and EMEA. Proven track record in launching multi-region products, optimizing user funnels, integrating CRM systems, and aligning with backend platforms like ERPs. Skilled in scaling mobile-first B2B and B2C platforms, driving user growth, and improving conversion rates. Hands-on Agile practitioner with a strong user-first mindset, cross-functional leadership, and a passion for building high-impact, data-driven products.

• Scaled India's top-rated P2P lending app to 500K+ downloads and USD 30M+ in disbursement volume
• Launched FinTech products in 4 APAC markets, cutting launch time by 67% (from 90 to 30 days)
• Reduced OTP and bank verification failures by 60% via fallback vendor integrations, boosting conversion flows
• Increased app rating from 3.7 to 4.3 and cut crash rate by 45% through backend and UX optimizations
• Lifted KYC funnel conversions by 20% and PAN KYC approvals by 10% with data-driven logic upgrades

SKILLS

- **Product Management:**
  Scrum Product Owner, Product Analytics & MIS Reporting, Product Strategy, Product Roadmapping, Product Lifecycle Management, Go-to-Market Strategy, Pricing Strategy, Market & Competitive Research, Portfolio Management, User Research & Insights, Experimentation & Optimization, Product-Led Growth, UI/UX Prototyping, A/B Testing, Personalisation, RemoteConfig
- **Leadership & Business:**
  Cross-Functional Leadership, Strategic Planning, Business Planning, Vendor & Stakeholder Engagement, Operations Management, Budget & Cost Optimization
- **Tools & Technologies:**
  JIRA & Confluence, Trello/Notion, Firebase, Google Analytics (GA4), Clevertap, Mixpanel, Figma, Sketch, Invision, Whimsical , Branch.io, MS Suite, CRM Systems (Freshworks /Zoho/Infobip), Power BI (using AI)
- **AI & Emerging Tech:**
  Prompt Engineering, OpenAI, DataSquirrel, Gamma App, ChatPRD, n8n/Zapier/Make Workflow automation, Low/No Code Applications

EXPERIENCE

PayMate India Limited, Mumbai
Lead Product Manager | Apr 2024 – Present

- Led FinTech product launches across 4 APAC regions, cutting GTM time by 67% (90 to 30 days)
- Expanded product suite with cross-border payments, rent collections/payments, tax modules, and auto-debit feature across regions
- Led ERP integrations (SAP Taulia, Oracle), unlocking enterprise accounts and new revenue streams
- Revamped 5+ regional web/mobile platforms using Agile frameworks
- Directed 7+ cross-functional teams, optimizing Agile delivery for faster feature releases
- Designed & executed international GTM strategies for CXO, compliance, and localization in new markets
- Managed RFP/RFI bids for MasterCard, RBI, and banks, winning institutional partnerships
- Developed prototypes for RBI and tax payment initiatives, strengthening government engagement and compliance trust

PayMate India Limited, Mumbai (Remote)
Senior Manager - Product Delivery | Jun 2022 – Mar 2024

- Reduced OTP and bank verification failures by 60% via fallback vendor systems, boosting funnel success
- Improved KYC funnel by 20%, registration by 6%, and card flow by 4% through data-led optimizations
- Led UAE, Singapore, and Australia rollouts with strong compliance, speeding regulatory approvals
- Expanded app analytics with Firebase, GA4, Branch, Clevertap to drive better data and product analytics
- Built automated MIS for real-time reports, saving 15% manual reporting hours weekly
- Pioneered localized KYC research, lowering rejection rates and aligning with evolving global norms

PayMate India Limited, Mumbai (Remote)

Senior Manager - Product & Operations | Nov 2019 – May 2022

- Launched MVP app for India and UAE, driving 300K+ SME registrations in first 12 months
- Conceptualized & launched industry-first in-app GST payments, unlocking new revenue streams
- Co-created 'Sherlock' fraud engine with AI/ML-based behavioral analytics for real-time risk flagging
- Improved PAN KYC approvals by 10%, boosting conversion rates
- Cut app crashes by 45% through backend optimization, enhancing CX
- Lifted app rating from 3.7 to 4.3 through UX upgrades and backend optimization
- Automated CRM (ticketing, KYC) and launched WhatsApp chatbot for faster customer support
- Deployed Clevertap dashboards for real-time data culture, targeted marketing, and smarter feature releases
- Led vendor partnerships with PGs, banks, and compliance teams, improving uptime and product quality

Z2P, Bhopal (Acquired by PayMate India)

Co-Founder & Chief Lending and Investment Officer | Aug 2016 – Oct 2019

- Designed & launched India's 3rd largest P2P lending platform by disbursement volume
- Scaled operations to 60K + loans, 500K+ downloads, with only 1.6% default rate
- Created investment strategy and portfolio systems for 100+ HNI lenders
- Built MVP, owned product roadmap, UI, and user growth channels
- Implemented data-driven MIS dashboards for lender performance and borrower tracking
- Managed compliance, NBFC partnerships, and technology vendor onboarding
- Developed Lender Portal and KYC workflows, ensuring security and scale readiness
- Structured quarterly business reviews and built operating team of 30+ staff
- Led product pitches to NBFCs, angel investors, and strategic partners

CERTIFICATIONS / ACHIEVEMENTS

- Google Analytics (GA4) Certified, May 2025
- AI-Powered Interactive Dashboards (Power BI) Certified, Jul 2025
- Completed Prompt Engineering Foundations, 2025
- Agile Scrum Methodologies Certified, Dec 2023
- Delivered Product Demo & Keynote — SIDEC (Malaysia) & GFF (India), 2024
- Co-founded India's Top-Rated Loan App (Z2P) on Google Play, 2018
- Won Best Fintech Company in MP, Chief Minister Award, 2017

EDUCATION

Bachelor of Technology in Civil Engineering | VIT University, Vellore
Aug 2012 – Jul 2016

LANGUAGES KNOWN

- English: Fluent
- Hindi: Fluent
- Arabic: Basic
- Urdu: Conversational