

# Tushar Belwal

Product Enthusiast

## Contact

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## Skills

Fin-tech Product Specialist

Product Management - PMF and GTM specialist

Strategic Sales - New Accounts, New Territories

Team Builder

Cross-Functional Leadership

Accomplished FinTech professional working as Chief Product Officer at Dhanshakti Finserv Pvt Ltd, adept in product management and strategic sales, I've spearheaded innovative fintech solutions for emerging markets. My leadership has cultivated cross-functional teams, achieving significant market penetration and building a robust product portfolio. Expert in fin-tech products, my tenure has been marked by forging strategic partnerships and driving revenue growth across diverse markets and geographies.

## Work History

2022-04 -

Current

### Chief Product Officer

*Dhanshakti Finserv Pvt Ltd - Fintech For Farmers, Mumbai (Remote)*

- Lead development and delivery of LOS, LMS, and internal applications for digital lending in the agri sector.
- Executed go-to-market strategies on the field, leading to successful product launches for cattle loan products.
- Recruited and trained on-field teams for rural Maharashtra and Karnataka.
- Developed multiple apps (low-code) for internal users to streamline business operations amongst diverse teams.
- Managed multiple vendors for software delivery.
- Conducted market research to identify new opportunities and target markets.

2020-11 -

2022-04

### Director - Global Products & Strategic Accounts

*Teqsar*

- Work with venture funded tech start-ups in North America as technology outsource partner.
- Work with the CEO to pitch to large accounts and execute organizational strategy.
- Created product roadmaps for AI/ML, RPA, and block-chain
- Cleared 8 months of billing backlog for Client in Vietnam by creating a client engagement program and winning back their trust.
- Projects - Goodmoney, BE Financial , Everest Bank, Dignifi Health, Bank of Kigali

2016-12 -  
2020-11

## **CEO & Co-Founder**

*PayNet Systems Pvt Ltd*

- Built a high functioning team to create a cloud native payments platform.
- Strategic marketing and business development in emerging markets.
- Delivered Nepal's first mobile number based inter-bank transfer service.
- API driven payment services for Georgia's largest wallet service.
- Conceptualized and delivered a Digital Banking SaaS platform for SACCO's in Ghana.
- Built a network of channel partners in 5 countries, delivered 4 large projects.

2011-03 -  
2016-11

## **Head of Business - Arttha**

*PureSoftware Pvt Ltd*

- First employee of Arttha, PureSoftware's fin-tech business unit.
- Create and manage Arttha's product roadmap.
- Manage P&L, annual budgets, reports for the board.
- Build teams around product, delivery, sales, and marketing.
- Over five years built a team of 50 people, clients in 5 countries, and an ARR of USD 4 million.
- Projects - Arttha - Nepal, Bank Mandiri, EasyPay, Zuulu Pay, Sakcham MFI Cloud.

2011-04 -  
2012-07

## **Global Business Development Manager**

*mFlno Inc*

- Initiated new sales and marketing plans for product roll-outs, including developing sales, distribution and services in multiple geographies.
- Worked closely with tech teams to define product specifications and user journeys.
- Created sales and marketing team.
- Generated sales revenue of USD 3.5 million USD in 12 months.

2009-03 -  
2011-04

## **Product Manager**

*Utiba Mobility Pte ( acquired by Amdocs )*

- Conceptualized and deployed enhanced product features and optimized implementation for use in marketing strategies.

- Monitored market trends and competitor performance and analyzed gaps to update promotional strategies and maximize sales.
- Liaised with clients to develop deep understanding of business needs and current market landscape.
- Consulted with product development teams to enhance products based on customer data.
- Developed product documentation to communicate and align key components of upcoming features and products to internal teams.
- Projects - mService, GCash, Airtel Money.
- New Products - Remittance, Scan Pay, Agent Promotions.

2007-04 -  
2009-04

## Product Manager

*Tata Communications Ltd*

- Developed creative sales tools by communicating product value proposition to enable team, including presentations, trend reports, kitted assets, and product data sheets.
- Planned new product external launch and release while managing cross-functional implementation of plan.
- Distinguished product issues and gathered information on customer experiences.
- Developed pricing strategies for large accounts like Telco's, global IT companies.
- Managed an annual revenue target of 25 million dollars for leased fiber products.

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## Education

2005-06 -  
2007-04

### MBA: Marketing And Finance

*SITM - Symbiosis International University - Pune*

1999-07 -  
2003-07

### B.E.: Computer Science And Engineering

*JSSATE - Noida*

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## Accomplishments

- Have worked closely with more than ten start-ups

in various capacities including BA, product manager, sales, consulting, to co-founder.

- Headed delivery of 14 projects in 10 countries.
- Awarded CEO's Special Recognition in mFino for work done in Africa region.
- Generated more than USD 20 million in sales pitching start-ups to large companies.

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## Certifications

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2021-08	SP Jain FinTech Certificate - Lending & Blockchain
2021-07	Business Statistics and Analysis
2020-06	Javascript and Angular
2018-06	Marketing in a Digital World
2016-06	Digital Marketing Analytics in Theory

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## Interests

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AI and ML Applications in Business

Low Code App Development

Photography