

INDU

AVP - Product

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SUMMARY

I am a results-driven and customer-focused product professional with over 8 years of experience **leading cross-functional teams** in the development and growth of innovative software-as-a-service solutions. Proven track record in driving **product strategy, defining roadmaps, and delivering products** that meet market needs and exceed customer expectations. Skilled in gathering and analyzing **customer feedback**, setting **product vision**, and executing with a focus on **scalability, user adoption, and revenue growth**.

EXPERIENCE

Zopper

AVP- Product

📅 Jul 2021 – Present

Spearhead the product strategy and roadmap for a suite of cloud-based solutions, effectively leading a team of 10 members to launch products from **0 to 1 and scale them from 1 to 100 on both B2B and B2C platforms**, all focused on enhancing and simplifying the customer experience.

- Directed the development of flagship tech product- Bancassurance platform and established **50mn yearly billing products** across major banks like **Bank of Baroda, RBL, Indian Bank and Equitas Bank**.
- Launched the **B2C mobile and desktop journey** for banks, designed to deliver an insurance sales pitch for bike and car insurance in under 90 seconds.
- Launched **0 to 1 paperless onboarding journey** for bank employees which reduced the journey time of typical retail insurance sales by 65%
- Integrated with Bank's system (Core Banking system, Finacle, Active Directory, NSDL, cKYC, Loan Originating System, Direct Debit, Payment Gateway, MPIN, HRMS, etc.) to build a superior **customer experience**.

Product Lead

📅 Jan 2020 – Jul 2021

- Lead the development of **SaaS platform** for MFI's and NBFC to manage sachet insurance with focus on **cross-sell**.
- Partnered with leading Indian institutions (**IIM Kozhikode, IIM Bangalore, IIT Kanpur, IMT, IIT Chennai, IIT Mumbai**, etc.) to incorporate retail-like features into group policies, driving annual **premiums of over ₹20 million**.
- Played a key role in establishing a modularized POSP (Point of Sales Person) journey, independent of the product provider, enabling greater **flexibility and scalability**.
- Implemented sachet insurance products for leading B2C clients like **Ola, MakeMyTrip, Cleartrip, Airtel, Porter**, etc.

Product manager

📅 Dec 2017 – Jan 2020

- Designed a scalable cloud-based CRM for sales, service, operations, and finance on Web, Android, and iOS, supporting a pan-India user base with over **1 million DAU**.
- Collaborated with OEMs and partners like **Samsung, Xiaomi, Apple, Hitachi, Bluestar, Panasonic, Croma, Titan Eye+, Samsung** to seamlessly offer protection plans on consumer durable goods and electronic devices, handling annual revenue of **2 billion**.
- Prioritized feature development post user feedback and review with sales, operations and compliance.

LAVA International Ltd

Young Leader

📅 Jun 2016 – Nov 2017

Joined as a Young Leader, had cross functional stints in Product strategy and Sales

EDUCATION

MBA(Finance/ Strategy)

Indian Institute of Management, Kozhikode

📅 2014 - 2016

B.E. (Electronics)

Siddaganga Institute of Technology, Tumkur

📅 2008 - 2012

ACHIEVEMENTS

- Successfully built and scaled a SaaS product that empowers banks to digitize their insurance distribution, for employees and customers, optimizing the digital experience across multiple touchpoints
- Launched B2C insurance journey for mobile banking and net banking of major banks in India
- Built and industry first retail like features into group policies for my own IIM Kozhikode Alumni network

CORE COMPETENCIES

- Product Strategy & Roadmap Development
- Market Research & Customer Insights
- Cross-functional Team Leadership
- SaaS Product Lifecycle Management
- A/B Testing & Data-Driven Decision Making
- Customer & Stakeholder Engagement
- Product Metrics & KPIs
- Product Launch & Go-to-Market Strategy
- User Experience (UX) & Interface Design
- Competitive Analysis & Positioning

SKILLS

- Business Strategy
- Leadership
- Problem Solving

Product manager

📅 Jun 2016 – Dec 2017

- Managed Z-Series mobile segment by conducting Regular consumer interaction through FGD's, consumer surveys and market visits to arrive at the right product proposition.
- Analyzed the factors that impact sale at POS through live observation to improve sales techniques and best practices.

Distribution manager

📅 Dec 2016 – Nov 2017

- Create distribution strategy & deploy blueprint for sales in Hyderabad and Raipur with INR 8.4+ million/month

Tata Consultancy Services

Assistant System Engineer

📅 Sep 2012 – Jun 2014

Software Developer, Automated billing system for EQUINIX Data Center

- Configured SingleView application to create a new and efficient billing system for the company

Brillio, Bangalore (Analysis of Mobility Market, IOT)

Management Intern

📅 Sep 2012 – Jun 2014

Mobility team, Enterprise Solution Division

- Designed new models to acquire customers with context of Internet of Things. The new model was successfully employed to pitch and acquire new B2B customers of Brillio.

LANGUAGES and TOOLS

- PHP, JavaScript, C, SQL/ MySQL, HTML, CSS, Perl
- Jira, Balsamiq, Photoshop, Illustrator, Figma, Power BI

CERTIFICATION

Insurance Institute of India- Licentiate

INTEGRATIONS

- **Bank System:** Active Directory, Core Banking System, Finacle, Direct Debit, NSDL, CKYC, HRMS, Mobile banking, Internet banking, Communication tool, Payment module
- **Motor** – Cholamandalam, TATA AIG, National Insurance, Reliance general,
- **Health** - Star, Niva, Cholamandalam, TATA AIG, National Insurance, Care
- **Life** - Indiafirst, ICICI Pru, HDFC Life, Bajaj Allianz Life, Kotak, Max Life, Aditya Birla Sun Life, LIC
- **Sachet** - Nivabupa, Aegon Life, Indiafirst, Digit
- **Property Insurance**- Cholamandalam, TATA AIG, National Insurance, Reliance general
- Credit Life, Hospicash, Shop Insurance, etc.