

KUMAR ANKIT

G-905, Rama Melange Residency, Hinjewadi Phase 3, Pune, Maharashtra– 411057;

Email: kumar.ankit2324@gmail.com; **Mobile:** 9650660561;

Date of Birth: 23rd Aug.1988

PROFESSIONAL EXPERIENCE

- **Bajaj Finance Limited**

May 2022- Till date

- **Product Manager (Product-Payments).**

- Define the flow for Merchant lifecycle management by market research and delivery of BRD's& PRDs for Bajaj Pay QR Merchant app.
- Define product roadmap to achieve business goals for lending solutions.
- Monitor and understand external conditions, including markets, competitions to design USP, to ensure lending products meet customer needs while maintaining product compliance and profitability.
- Works with BA team to ensure the PRD meet business requirements, including the digital onboarding platform and Loan Origination system (LOS)
- Collaborate with team to review success metrics, key product indicators, funnel conversion, product revenue.
- Run rewards campaign/loyalty program for customer and merchant providing Cashback and Vouchers for successful transaction as per reward framework requirement.
- Planned approach for user engagement and retention by scheduling campaign, analyzing real-time trend using Clever Tap
- Established goals, policies and work standards to strengthen team performance and boost product results.
- Provided oversight and collaboration through excellent documentation, organizational, analytical and communication.
- Created product promotion plans and marketing initiatives to increase brand awareness.
- Supported all sales team members to drive growth and development.
- Ran beta and pilot programs with early-stage products and samples to test outcomes and determine next steps for development.
- Conducted market research and used information gained to get ideas for appealing products.
- Managed stakeholder expectations to deliver results on time and within budget.

- **PhonePe India Ltd.**

- **Key Accounts Product Executive (Merchant Acquisition).**

Aug 2020-Mar 2022

- Define the flow for Merchant lifecycle management by market research and delivery of BRD's& PRD's for PhonePe Merchant
- Offer creation like next purchase voucher functioning or discount offer functionality for key merchants under loyalty program
- Created product promotion plans and marketing initiatives to increase brand awareness
- Worked with product development team members to optimise product specifications
- Provided oversight and collaboration through excellent documentation, organisational, analytical and communication
- Generated and presented business cases to leadership to secure investments in each product's major release

- Built roadmap for assigned product line to guide team on areas to focus on
- Managed interaction between 700+ key clients to understand business requirements to design the solution
- Elevate new business strategies and provided market intelligence to regional teams along with analyzing competitors plan of action for increasing company's market share

- **IndusInd Bank Ltd.**

Feb 2019- Feb 2020

- Sales Manager (Foreign Exchange: Retail & Trade).
- Acquiring New to bank Trade and Foreign Exchange customer;
- Acquiring quality current account customers who are dealing in International Trade;
- Ensuring TFX revenue budget, commission and Rates to be fixed in the system;
- Identifying and acquiring new to bank working capital limit customer with trade limits;
- Compliance checks on foreign exchange transactions like AML& KYC validation following FEMA guidelines.

- **HDFC Bank Limited.**

Oct 2018- Jan 2019

- Assistant Manager (Foreign Exchange: Retail & Corporate)
- Managing LCV dealers,
- Document checking,
- Ensuring timely processing of loan cases.

- **THOMAS COOK INDIA Ltd.**

June 2017- Aug 2018

- Assistant Manager (Foreign Exchange: Retail & Corporate)
- Acquiring foreign education consultant and tours and travel agents.
- Ensuring RTFX revenue budget, commission and rates to be fixed in the system
- Providing foreign exchange service in the form of forex card to retail clients, Providing- wire transfer services to retail branch banking customers.
- Accountable for generation of forex revenue for branch.
- Maintaining proper hygiene with KYC and compliance checks as per FEMA guidelines.

- **GVR INFRA PROJECT Ltd.**

Oct 2013- Oct 2014

- Graduate Engineer Trainee
- Maintenance of heavy earth movers & CP30-batching plant

SUMMER INTERNSHIP

- **FP&M SETA, Johannesburg (South Africa)**

- Worked as Research intern;
- Research on labor productivity, employment trends of the 3 sub sectors;
- Research on current contribution of 3 sub sectors towards economic growth;
- Literature review on importance of labor market information;
- Subsector competitiveness on global landscape.

ACADEMIC QUALIFICATIONS

- PGDM (Marketing & Operation), Jaipuria Institute of Management, Noida: 75%
- B.Tech (Mechanical), SRM UNIVERSITY, Chennai: 53%
- Higher Secondary Schooling, LMNS, Ranchi: 64%
- Secondary Schooling, DAV public school, Hazaribagh: 59%

SKILLS

- Product Lifecycle Management
- Product Vision and Strategy
- Business Planning
- Product Support - Galaxy Portal, Azure Portal
- Product Roadmap Building and Prioritization
- KPI Tracking
- Research and trend analysis
- Stakeholder Management
- User Story Creation
- Long Range Strategy Planning

I hereby declare that all the details mentioned above are true to the best of my knowledge and belief.

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