SUJIT KUMAR

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Seasoned Product Manager with 8 years of product experience in Consumer Lending – BNPL, Co-brand Cards, Online and Marketplace. Being customer obsessed, have expertise in new product development, product lifecycle management from ideation to Design > Build > Launch > Grow Enhance. Created a new business line generating profit of Rs 30+ Cr/month.

EXPERIENCE (Total 11 years, Product 8 years)

Bajaj Finance Ltd

▪ Senior Lead Product Manager, Center of Excellence   Apr '21 - Present | Pune

➢ **Led the planning and execution** of Bajaj Finserv Mobile App integration with the B2B business, achieved 95% app downloads for all loan disbursements in the B2B consumer durable finance segment, resulting in **3 million downloads in one month** and contributing **20% to B2B business revenue** through App.
➢ Developed India Stack digital capabilities, achieving **75% KYC penetration via Digilocker**, onboarding **6 lakh accounts through Account Aggregator**, initiating UPI Mandate rollout, and driving 99% penetration in Digital Agreements with FPC-compliant audit trails.
➢ Conceptualized and implemented a **new product category for Pre-owned and Refurbished phone financing** within the B2B consumer durable business, while maintaining robust fraud checks throughout the customer journey (**40K loan disbursements YTD**).
➢ Spearheaded cross-functional efforts to **implement RBI-mandated Key Fact Statement** for B2B transactions, ensuring regulatory compliance and seamless stakeholder collaboration.
➢ Designed an end-to-end customer approval journey for at-home services, targeting acquisition of **1 million customers** through the app channel.
➢ Led the Business Communication team, improving the end-to-end communication process. By switching to the WhatsApp channel, we saved **Rs 1.2+ Cr month**.
New Business Proposals: Contributed to business growth as part of LRS by developing strategic proposals.

▪ Lead Product Manager, Center of Excellence   Sept '18 - Mar '21 | Pune

➢ Led **a Team to Develop Multi-Channel Customer Acquisition Features & Digital Platform for In-Store BNPL Lending Developed BNPL App**:
➢ Designed and launched a new app for in-store demonstrators in consumer durable finance, digitizing the entire customer journey with 7+ Fintech API integrations from scratch (0 to 1).
- **Improved Loan Process Efficiency**: Used fintech solutions to digitize underwriting, product validation, and offer generation, reducing loan approval time (TAT) by 85%, from 20 minutes to 3 minutes.
- **Enhanced Sales Team Productivity**: Optimized processes and digitization efforts boosted productivity by 50%, positively impacting 32,000 sales executives across 15,000 dealer stores.
- **Ensured Ethical Business Practices**: Led the implementation of the Fair Practice Code to promote fairness, transparency, and integrity across business operations.
- **Launched Cashback Framework**: Introduced a cashback framework for B2B retail lending, driving a 20% increase in business loans during the festival season.
- **Established New Business Line**: Set up a business line for pre-qualified and pre-approved customers, contributing 23% of current loan volume. Collaborated with teams from Risk, Analytics, Operations, IT, and Campaigns for smooth integration and performance.
- **Improved Customer Satisfaction**: Monitored KPIs, key metrics, and customer feedback, leading to a 9% increase in the CSAT score.

▪ Product Manager, Project Management Office   Jun '16 - Aug '18 | Pune

Defined Product roadmap & execution plan for POS Reinvent – a large Digital Transformation of company's BNPL (in-store lending) product platform from a disjointed legacy system to an integrated multi module SaaS based product running on Salesforce.com (web & app).
- Decreased LAN Generation TAT of a case from >3 days to 6 hrs by designing E2E paperless digital loan process using digital photo, e-Agreement, e-KYC and e-mandate.
- Integrated cross sell into single platform & increased cross sell contribution from 18% to 40% in B2B Business's P&L (contributes 18% of BFL's P&L).
- Decreased Payment Time to Merchant (Time to Cash) of every case from 48 hrs to 4 hrs.
- Reduced Cost of Processing a case from Rs 90 to Rs 60 through Paperless features.

Samsung Electronics

Senior Engineer   July'11 – Jun'14 | Delhi
- Led a government organization's digital transformation initiative by spearheading the transition from a cumbersome, Excel-based fund allocation process to an efficient, user-friendly website platform.
- Quality Analyst in Indian R&D Center
- Automation Test Engineer in Feature and Smart Phone Project Team
- Achieved delivery of Automation Test for more than hundred models in 13 months

EDUCATION

- **MBA, IIM Kozhikode**
- **(2014-16)**

- **B.Tech., Computer Science, Ajay Kumar Garg Engineering College (2007-11)**

SKILLS

- Product strategy & roadmap
- Product lifecycle management
- Requirement Gathering, user stories, BRD & PRD
- User research and competition analysis
- Feature prioritization
- SDLC & Agile Methodologies
- Customer Journey & UI/UX
- Prototyping & wireframing
- MVP & A/B Testing
- Data based decision making
- Metric & KPI Tracking
- Team & Stakeholder Management

TOOLS

- Salesforce CRM (Web & App)
- MS Excel, Visio, PowerPoint & Word
- MS Azure DevOps
- SQL
- Draw.io & Figma
- Adobe Experience Manager

ACHIEVEMENTS

- "Heroes" Award for successful delivery of POS Reinvent, 2019
- BFL President's appreciation for POS Reinvent, 2019
- BFL MD's appreciation for successful launch of Bajaj Finserv App, 2022