

OBJECTIVE

Results-driven Mechanical Engineer and MBA specialized in Finance with strong product management experience. Seeking a Product Manager role to apply my technical expertise, financial acumen, and leadership skills to drive innovation, optimize product lifecycles, and deliver value to customers and stakeholders.

WORK EXPERIENCE:

• **Bajaj Finance**

Product Manager

Pune, India

2/2023- Present

Compliance and Regulatory Management:

- Successfully implemented RBI-mandated guidelines for consumer durable loans, ensuring transparency in charges and aligning loan agreements with regulations to reduce compliance risks.
- Automated the loan agreement process per RBI guidelines, reducing manual intervention and agreement **errors by 90%**, ensuring more accurate customer documents.

B2B Product Development and Growth:

- Spearheaded the development of B2B customer-centric features for the Bajaj Finserv Super App, resulting in a **25% increase** in customer satisfaction and an **89% growth** in digital agreements.
- Launched B2B SaaS features using Salesforce CRM to streamline loan booking for consumer durable and digital product financing.

Agile Product Management:

- Created and maintained Epics, User Stories, Wireframes, and product roadmaps, ensuring timely feature delivery.
- Managed sprint planning, user acceptance testing (UAT), and API integrations, enhancing collaboration across cross-functional teams (Legal, Compliance, Engineering, PMO, Risk, and Business).

Operational Efficiency Improvements:

- Reduced loan collaterals acceptance TAT from **10 minutes to 5 minutes** by implementing multiple agreement features in the app, expediting feature delivery and increasing efficiency across teams.
- Establish automated communication channels (SMS, WhatsApp) to keep customers informed about application status, disbursement timelines, and any required documents.

API and Integration Expertise:

- Implemented API connections to automate asset validation directly with OEM databases, reducing manual verification efforts and improving loan processing time by **30%**.
- Conducted API testing via Postman to ensure smooth communication between the loan platform and OEM systems, reducing asset validation **errors by 95%** and enabling secure, real-time data transfers.

Strategic Leadership and Cross-Sell Initiatives:

- Spearheaded the integration of insurance and product warranty offerings within the consumer durable loan journey, resulting in a **25% increase** in cross-sell revenue and enhanced customer protection.
- Led a cross-functional team including an APM, UAT Tester, and Product Analyst, ensuring effective collaboration and successful product development.

• **Honda Cars India Limited**

Executive

G. Noida, India

1/2019 – 9/2021

Product Ownership and Delivery:

- Delivered key features for automotive models like CITY, Civic, and Jazz, driving the development of connected vehicle software, including infotainment systems and navigation apps, resulting in a **30% increase** in user engagement and **25% improvement** in customer satisfaction.

Cross-Functional Collaboration and Stakeholder Management:

- Worked closely with business partners, product owners, and cross-functional teams to gather requirements, prioritize features, and translate product vision into actionable user stories and product specifications.

Performance Tracking and Iterative Development:

- Established and tracked key performance indicators (KPIs) to measure product success and informed decision making.

- Advocated for an iterative development approach, focusing on delivering Minimum Viable Products (MVP) and refining based on user feedback.

Technical Expertise and Problem-Solving:

- Demonstrated a strong understanding of automotive technology, regulations, and customer trends, while also being familiar with automotive software development tools and methodologies.
- Ensuring seamless communication between the car's hardware (e.g. , sensors, GPS) and the external application while maintaining a user-friendly interface and adhering to strict safety regulations.

● **Krishna Maruti Limited**

Sr. Engineer

Gurgaon, India

7/2016 – 12/2018

Design Data Management & Product Development:

- Managed BOM creation, drawings, ECR & ECN activities, and uploaded design data in PLM systems.
- Led development trials for domestic and export models, ensuring successful product delivery.

Product Benchmarking & Design Improvements:

- Conducted product benchmarking and reverse engineering by comparing Suzuki and other OEM models.
- Generated VAVE ideas for all models, modified CAD designs, and performed tentative cost analysis for design improvements.

Design Feasibility & Reviews:

- Performed design feasibility studies during RFQ, conducted design reviews, analysed data, and implemented changes to meet project requirements and industry standards using Unigraphics software for 3D modelling and automotive component design.

EDUCATION:

- **Birla Institute of Management Technology**, Greater Noida, India.
Post Graduate Diploma in Management (MBA in Finance)

2021-2023

- **Manav Rachna International University**, Faridabad, India.
Bachelor of Mechanical Engineering.

2012-2016

KEY SKILLS:

- Product Ownership
- Agile and Scrum Methodologies
- Technical Aptitude and API Integration
- Business Analysis
- Problem Analysis and Resolution
- Cross-functional Team Collaboration
- Product Backlog Management
- Agile Ritual Facilitation
- Metrics and Reporting
- Mentoring and Coaching

TECHNICAL SKILLS:

Jira, Postman, Salesforce, CRM, Kanban , Azure Dev, Confluence, Tableau, Figma, HTML/CSS, SOQL, SQL, MS Office, UI/UX, CATIA, PLM, AutoCAD, Chat GPT.

CERTIFICATIONS:

- Salesforce Integration
- Salesforce Basics
- Salesforce Reporting
- Introduction to Scrum Master Training
- SQL Basics
- IBM Product Management Professional Certificate