BIVEK KUMAR

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Summary

Certified GenAI /ML product professional with over **10+ years** of experience in driving growth and innovation across **Lending**, **Prepaid Wallets**, and **Consumer IT services** domains for US, India, and GCC markets. Proven track record of building 0 to 1 products for a few startups, managing product lifecycle and spearheading AI/ML based initiatives with a strong focus on automation.

Technical Certifications

- Generative AI and LLMs: Architecture and Data Preparation, IBM, May 2025
- AI Product Management Specialization, Duke University, Apr'2025
- Multi AI Agent Systems with CrewAI, DeepLearning.AI, Apr'2025
- Python coder, Kaggle, Apr'2025

Education

B-tech in Materials Science & Engineering	IIT Kanpur	2010-14

Professional Experience

AI Product Manager | Biz2Credit | Noida, India | Dec'22 to Present

- Reduced workforce cost by 30% via automating pre-underwriting workflows of loan size upto $100K.
- Achieve 50% growth in funding rate by designing intent-focussed landing page for faster document collection & contract signing.
- Improved offer acceptance rate by 25% by offering flexible pricing options to meet customer requirements.
- Reduced application drop-offs by 33% by auto-populating data & using mobile friendly designs in the customer journey.
- Spearheaded **AI / ML** based initiatives and closely worked with Data science & Engineering teams:
  a) ML based Credit Risk Model – Improved existing credit risk score tool via alternate data sourcing from SBFE / Experian services, implementing reject-inference technique to include rejected applications and conceptualizing overlay technique to control model performance volatility under macroeconomic shifts. *Impact: Better offers to 44% of customers*

  b) ML based Bank Statement Classification Model – ML driven keyword-based detection to categorize existing lender stacking and revenue outliers from a bank statement file for faster data processing and accurate risk profiling.
  Impact: Reduced average pre-underwriting TAT from 30 minutes to 10 minutes.

  c) GenAI based Underwriting – RAG-based GenAI chatbot to automate risk profiling by triangulating data across 3rd party reports and documents, perform credit policy checks and assist underwriters make accurate decisions. *Impact: Automated underwriting and offer generation for a cohort covering 10% of daily approval volume*

Senior Product Manager | BankIT Services | Noida, India | Sep'21 to Dec'22

- Conducted product discovery and prepared go-to-market strategy for prepaid services, based on comprehensive market research and competitive analysis for a prepaid-wallet based spend management solution for SMEs.
- Identified market-gaps and designed roadmap for a SAAS product to enable on-demand custom spend management services.
- Managed client communications and oversaw the delivery of co-branding requirements in collaboration with fintech partners.

Senior Product Manager | Eroute Technologies | Noida, India | Nov'20 to Jul'21

- Launched a prepaid-wallet based pocket money solution for teenagers and parents, leading a team of designers and developers to deliver the OmniCard mobile app.
- Managed relationship with the channel partners (NPCI, FIS, RBI, DTDC, and Veri5Digital) to ensure smooth coordination & seamless integration.

Product Manager | MedCords | Pune, India | Jan'20 to Oct'20

- Revamped onboarding UX for Medcords' pharmacy app by introducing a **gamified, goal-based flow** and creating familiarity and motivation for digitally less-savvy users (e.g. renamed app's home screen to "My Shop").
- Led user research and collaborated with design/engineering teams, resulting in a **35% increase in activation rates** and 67% improvement in daily engagement.

Product Manager | Noble House | Gurugram, India | Jan'18 to Jan'20

- Led requirement gathering, PRD creation, and agile ceremonies to ensure smooth project delivery.
- Reduced product delivery delays by streamlining communication and meeting structures.

Product Manager | Tapp Me | Gurugram, India | Jan'16 to Jan'18

- Developed a lead recommendation engine, boosting lead-to-order conversion rates by 50%.
- Implemented auto-assign features for service bookings, doubling daily order capacity.

Senior QA Associate | Avanti Learning Centres | New Delhi, India | Jul'14 to Dec'15

- Managed quality assurance of educational content, contributing to improved sales through demo classes and client interactions.