

SACHIN KUMAR GUPTA

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CAREER SUMMARY

- Product professional with a proven track record of managing digital transformation projects through strategic partnerships with financial institutions to deliver impactful solutions.
- Experienced in addressing technical challenges, proposing product journeys, ensuring digital migration and adoption.

SKILLS

- Functional: Product Management, Product Strategy, Program Management, Digital Transformation, Working on sprints, Stakeholder & Vendor Management, Micro-Finance, Collections
- Technical: Agile methodology, BRD Writing, Design Thinking, Figma, Jira and Confluence, Co-working platforms

WORK EXPERIENCE

1. HDFC Bank Ltd.

May 2023 – Present

Product Manager- SLI (Sustainable Livelihood Initiative- CRB Group)

Project 1: Architecting Digital Lending Migration for SLI Business in HDFC Bank

- Worked on designing a Single application platform reducing dependencies on 5 different legacy banking systems
- Orchestrated the **program management** of delivering projects on time and within budget while exceeding targets
- Enhanced Loan Journey by incorporating **MB/ Poseidex loans** info at Onboarding stage **reducing rejections by 25%**
- Integration of UIDAI, Karza, MMI, APIs to enhance the loan journey to authenticate customers and reduce travel cost
- **Optimized** loan documentation, Introduced **E-sign** and reducing paper/ physical journey, TAT to reduce from **20 to 8 mins**
- Launched the application in total of **400 branches** with **3500 SOs** in incremental order to observe the impact
- Collaborated with Collection team to build both Individual and group level collection system via Branch and Field

Project 2: Digital E-KYC implementation and adoption for SLI Business

- Developed **E-kyc Policy document** outlining **UIDAI Guidelines, Compliance & Data Security** measures to mitigate risks
- Embedded HDFC's DAP platform within SLI application and ensured Ekyc journey within 5 Steps & reducing date entry
- Co-ordinated with ISG, BTG, Operational Risks teams to enhance **and improve Ekyc journey for 7K+ Work force**
- Made SLI first vertical in the bank to **reduce SMS cost** on Ekyc by shortening the SMS length within 160 Char limits

Project 3: Managing Regulatory and business enhancements of Existing Bank application

- Performed RBI mandated regulatory requirements with minimal disruption to the business and shorter TAT durations
- Worked on Finnone, Flexcube, systems and managing enhancements without interruptions to the surrounding systems
- Optimized the **ELA Consumption by 30%** by performing strong UATs and stronger negotiation with the tech vendors

Project 4: Handling End to End Government sponsored products, Insurance schemes

- Worked on Govt. products like **APY, NRLM scheme** and designed a journey to embed them inside Bank Application
- Handling the subvention claims worth **25Cr** and **general ledger queries** for SLI NRLM Product from MoRD
- Worked with Finance, Ops and external stakeholders from MoRD for smoother claims process for last 3 years

2. UNACADEMY – Sorting hat technologies Pvt Limited

April 2021 – Aug 2021

Senior business development associate

- Acquisition of prospective clients to surpass the targeted **revenue of 8 lac/month** via multi-channel leads
- Increased engagement on dumped leads on CRM via email marketing and increased Revenue generation by 100%

INTERNSHIPS

1. Tata Trusts

Oct 2023- Dec 2023

- Assisted in developing food chain partnerships in the area of U.P with multiple stakeholder organizations including UPL
- Identified gaps in the **working of FPOs** and developed a platform for **digitising FPOs** and their whole value chain

2. Indicol

June 2023 –Aug 2023

- Worked on developing cold chain application for managing **15+ associated warehouses** and client products
- Streamlined on-ground supply chain ops for **Zomato- QFC** in the Gurugram region with Indicol's in-house application

EDUCATION

INSTITUTE OF RURAL MANAGEMENT ANAND, GUJARAT

2021 - 2023

Post Graduate Diploma in Rural Management (MBA - PGDRM) | CGPA – 2.69 / 4.33

SARDAR VALLABHBHAI PATEL UNIV. OF AGRICULTURE AND TECHNOLOGY, MEERUT, U.P

2017 – 2021

Bachelor of Technology – Biotechnology engineering | CGPA – 7.3/10 |