

# Priyank Garg

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## EXECUTIVE SUMMARY

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Product Manager with 6+ years of experience in launching, managing and building B2C and B2B technology products across Customer Service, Identity Verification, AI decisioning, Data Platform, Buy Now Pay Later (BNPL) and Partner & Sales enablement; helped 1000x transaction volume growth over 3 years ; achieve 30% more transaction volumes through AI assisted underwriting

## WORK EXPERIENCE

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### IndusInd Bank

Gurgaon, India

*DVP Product - Consumer Banking*

*Aug 2024 - Present*

- Onboarding new dialer to increase coverage and contactability rate by 30%
- Implementing new changes in CRM to drive ANR growth by 10%

### Creditvidya (acquired by CRED)

Hyderabad, India

*Product Manager, Customer Experience and Platform*

*Jan 2021 - Aug 2024*

- Defined customer service product strategy with roadmap for next 4 quarters in place.
- Collaborated with cross-functional teams to build a configurable and embeddable helpdesk widget, leading to a **15%** increase in %tickets/prospect.
- Conducted A/B test over two versions of widget to finalise design which had **25%** higher clicks/prospect.
- Led user feedback loop process to continuously improve the widget's functionality, leading to a **7%** increase in CSAT within six months.
- Introduced IVRs in two languages Hindi and English with a deflection ratio of **33%**.
- Retained users who were on last EMIs or repaid the loan through **Top-up and Closed loan product** bringing **20%** of monthly transaction volume.
- Personalised the experience for bounced users by building **Retargeting product** and grow monthly transaction volumes by **10%**.
- Increased credit score generation per user by **7%** by improving experience, bug fixing and building fallback mechanisms in backend.
- Accelerated the KYC completion rate by **15%** through a new identity verification experience.
- Invented a new AI enabled smart upload feature which enabled additional **10%** users to upload files.
- Orchestrated the customer experience and partner enablement for the Buy Now Pay Later (BNPL) product leading to \$5 Mn worth of monthly transaction volumes.
- Conceived a partner enablement platform as a SaaS MVP for tracking loan application status, reporting, & access management for partner backend and sales teams used by **15+** partners.

### NeoGrowth Credit

Mumbai, India

*Associate Product Manager, Analytics and Platform*

*May 2018 - Jan 2021*

- Deployed a bank statement analysis engine NeoScore which brought down the turnaround time for underwriters from **30 minutes earlier to 5 minutes** by automating the process to evaluate users financial fitness.
- Interviewed **150+ merchants from 5 different cities**, created personas, identified problems & presented insights to leadership team.
- Collaborated with PMs to build a new product "NeoExpress" for lower ticket size loans occupying **50%** of monthly transaction volume in next 3 months.
- Executed product improvements for "Alliance portal" (B2B web application) for **20+ partners** and "NG Sales app" (Android) for **200+** on-field agents such as Bulk upload, digital application form for sales app, onboarding journey.

## EDUCATION

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### Institute of Management Technology

Ghaziabad, India

*MBA, Finance*

*Graduation Date: Mar 2018*

### Birla Institute of Technology and Science, Pilani

Goa, India

*Bachelor of Engineering, Electronics and Instrumentation*

*Graduation Date: Dec 2014*

## SKILLS

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SQL | JIRA | Posthog | Amplitude | Excel | Figma | Notion | Whimsical | Confluence