

Niraj Sharan

LinkedIn Profile: <https://www.linkedin.com/in/niraj-sharan-product-partnerships/>

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Summary

Strategic Product and Partnership professional with 12+ years of experience driving end-to-end product lifecycle management, large-scale digital ecosystems, and loyalty programs. Proven track record of defining product vision and roadmap, launching customer-centric benefits, and scaling digital platforms across fintech, payments, and rewards ecosystems. Expert in cross-functional leadership, stakeholder influence, and data-driven decision-making to deliver measurable business impact. Adept at partnering with engineering, UX, business, and senior leadership to build products that enhance customer value and drive adoption at scale.

Core Capabilities

**Product Management:** End-to-End Product Lifecycle | Product Strategy & Roadmap | Feature Prioritization | Product Discovery & Innovation | Customer Experience Optimization  
**Technical & Analytics:** Data-Driven Insights | Customer Behaviour Analysis | A/B Testing & Experimentation | KPI Definition & Tracking | Engagement Metrics | Business Intelligence  
**Leadership & Collaboration:** Cross-Functional Team Leadership | Stakeholder Management | Senior Leadership Influence | Executive Reporting  
**Domain Expertise:** Digital Ecosystems | Loyalty Programs | Payments & Fintech | Partnership Development | Market Research | Regulatory Compliance | P&L Management

Experience

Flipkart Internet Pvt Ltd | Bengaluru, India

Program Manager – Loyalty & Partnership | Sept 2024 – Present

Driving product strategy and lifecycle management for Flipkart's 3P loyalty ecosystem (SuperCoin), aligning portfolio with business objectives and evolving customer needs across millions of members.

- Product Strategy & Roadmap Ownership:** Defined and executed end-to-end product roadmap for SuperCoin loyalty benefits, identifying unmet customer needs and delivering innovations that increased redemption rates by 15% and customer engagement by 3%
- Cross-Functional Leadership:** Led empowered teams across engineering, business, design, and operations to build scalable benefit constructs, ensuring seamless integration within the loyalty ecosystem while maintaining 100% regulatory compliance
- Partnership & Integration Strategy:** Drove 4% growth in partner integrations by evaluating new benefit concepts, building integration frameworks, and launching high-impact experiences that enhanced perceived membership value
- Data-Driven Decision Making:** Leveraged customer insights and behavioural analytics to optimize currency adoption, inform feature prioritization, and balance customer delight with operational scalability
- Stakeholder Influence:** Represented loyalty product strategy in leadership forums, contributing to quarterly business reviews and strategic planning processes

Mahindra & Mahindra Financial Services Ltd | Mumbai, India

Product Manager – Digital Collection & Partnership | Mar 2022 – Sept 2024

Owned product lifecycle and partnership strategy for digital collection ecosystem, driving customer adoption and revenue growth through innovative fintech integrations.

- End-to-End Product Delivery:** Led product strategy and execution for mobile app payment features, achieving 35% increase in app adoption and 48% YoY growth in digital payments revenue through customer-centric product design
- Benefits Portfolio Innovation:** Designed comprehensive digital partnership framework integrating BBPS payments with multiple fintech providers, driving 33% adoption increase within six months through enhanced convenience and value proposition
- P&L Ownership & Commercial Negotiations:** Built and managed fintech partnership P&L, negotiating commercial agreements that reduced transaction costs by 7% while scaling payment channels and maintaining profitability
- Customer Experience & Metrics:** Improved product awareness and engagement by 20% through targeted campaigns informed by customer behavior analysis and feedback loops
- Roadmap Prioritization:** Partnered with stakeholders to define BRDs, conduct POCs and UAT testing, and deliver GTM plans, making high-judgment trade-offs between feature scope, timelines, and business impact
- Compliance & Risk Management:** Maintained flawless RBI compliance record across all fintech partnerships, managing escalations across four payment channels by identifying root causes and implementing preventive process improvements
- Market Intelligence:** Conducted competitive landscape analysis to identify emerging trends and onboard high-potential fintech partners, enhancing ecosystem engagement by 20%



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### RenewBuy.com | Gurugram, India

#### Product & Partnership – Health | Aug 2019 – Jan 2021

Defined product strategy and partnership development for digital insurance SaaS platform, driving product-market fit and scaling distribution channels.

- **Product Vision & Development:** Oversaw end-to-end product lifecycle for health insurance offerings, revamping online platform (website and mobile app) with improved UX that increased platform utilization by 55%
- **Partnership Strategy & Integration:** Evaluated and developed strategic partnerships with insurers to integrate digital solutions, conducting detailed cost-benefit analyses that improved retention by 15%
- **Customer Adoption & Engagement:** Launched targeted campaigns leveraging customer insights that drove 42% improvement in adoption and 14% increase in customer satisfaction scores (NPS equivalent)
- **Market Research & Product Innovation:** Conducted primary and secondary research on competitive landscape, benefit plan features, and industry trends to inform product positioning and identify product gaps for strategic recommendations
- **Business Impact & Metrics:** Increased online sales contribution from 23% to 58% within one year by tracking key financial drivers (sales, revenue, margins) and aligning product offerings with business objectives
- **Stakeholder Collaboration:** Partnered with insurers, sales teams, and internal functions to streamline product development, achieving 100% success rate in regulatory approvals and 95% partner satisfaction through proactive escalation management
- **Analytics & Forecasting:** Developed sales forecasting models and interactive dashboards, monitoring KPIs (revenue, win rates, pipeline) to inform strategic planning and drive performance improvements
- **Customer Penetration Growth:** Enhanced customer base penetration by 140% through improved customer service processes and product development aligned with market needs

### Clix Housing Finance Ltd. | Gurugram, India

#### Product Marketing Manager – Home Loans | Jun 2018 – Aug 2019

Drove digital alliance strategy and brand partnerships to increase lead generation and product awareness.

- **Digital Partnership Development:** Established strategic alliances with fintech platforms (PaisaBazaar), increasing lead generation by 20% through integrated benefit offerings
- **Cross-Functional Collaboration:** Partnered with product development and marketing teams to create compelling materials, enhancing brand effectiveness by 25%
- **Government Program Integration:** Coordinated with National Housing Bank for Pradhan Mantri Awas Yojna registration, driving 15% rise in program applications
- **Operational Excellence:** Spearheaded financial strategy implementation resulting in 15% cost efficiency increase and 10% reduction in approval turnaround times

### Aadhar Housing Finance Ltd. | Mumbai, India

#### Product Manager-Home Loans | Oct 2017 – Jun 2018

Led cross-departmental collaboration for commission analytics and incentive program management.

- **Process Optimization:** Identified and implemented improvements that streamlined financial operations, achieving 25% reduction in reporting time and enhanced transparency
- **Data-Driven Insights:** Analyzed financial data to reveal trends and provide actionable insights, improving revenue forecasting accuracy by 18%
- **Stakeholder Alignment:** Collaborated with HR, Legal, Finance, Sales, Operations, and BI teams to ensure analytical accuracy and timely delivery of sales commissions

### ICICI BANK Ltd.

#### Regional Marketing Manager – Kolkata | Sept 2016 – Oct 2017

- **Campaign Management & Lead Generation:** Executed marketing campaigns that increased regional lead generation by 20% while maintaining cost efficiencies
  - **Customer Segmentation & Acquisition:** Conducted market analysis and segmentation to enhance product offerings, driving 18% growth in customer acquisition through fintech collaborations
  - **Regional Expansion:** Managed launch of 13 new branches, resulting in 25% improvement in regional visibility and business penetration
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### Product Manager – Home Loan Channel, Management – Mumbai | Nov 2012 – Sept 2016

- **Product Roadmap Management:** Owned product roadmap prioritizing business requirements, features, user experience, and delivery schedules for home loan products
- **Digital Solutions Launch:** Launched digital solutions leveraging partnerships to expand customer reach by 20%, managing feature delivery and trade-offs
- **Business Development Execution:** Partnered internally to execute campaigns that increased monthly business by 4.4%
- **Performance Tracking:** Tracked partnership performance metrics and presented actionable insights to senior leadership

### Certifications

- Green Belt Programme on Lean Six Sigma Methodology by KPMG – 2021
- Certified Scrum Master – Scrum Alliance – 2025
- Certified Scrum Product Owner – Scrum Alliance – 2025
- SAgile 6.0 Agilist, 2025

### Academic Background

- PGDM – Executive Full-time | IMT Ghaziabad | 2021
- PGDM – Banking & Finance | ICICI Manipal Academy | 2013
- B.Sc. – Hospitality and Hotel Administration | IHM Kolkata | 2009

### Extra-curricular Activities

- Part of IMT's Alumni Committee. Pioneered mentorship program & increased engagement through Alumni Connect Series - 2021
  - Part of Robin Hood Army involved in the distribution of food packages to underprivileged sections in 2017-18
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