

Niraj Sharan

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

Personal Email: nsharan18@gmail.com | Mobile Number: +91 77770 95997 | Current Location: Bengaluru, India

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
- SAFe 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