

# Vaibhav Bansal

## Education

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**UNIVERSITY OF WASHINGTON, FOSTER SCHOOL OF BUSINESS**, Seattle, WA June 2027

*Candidate for Master of Business Administration (MBA) - Management Science (STEM)*

- Dean's Merit Scholar; AI and Data Analytics Club, Foster Technology Club, Foster Marketing Association
- Pre-MBA Product Manager Intern, ARKS Ventures, CA: Identified 3 key opportunities for cross-border remittance venture

**BIRLA INSTITUTE OF TECHNOLOGY AND SCIENCE PILANI**, Pilani, India June 2022

*Bachelor of Engineering, Manufacturing Engineering with Minor in Finance (Magna Cum Laude)*

- Head, Student Committee: Managed \$40K, brand strategy, and media partnerships for the college's tech events
- Engineering Head of a 15+ member team designing the University's 1st Electric race car for a National Competition

## Experience

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**FLIPKART, FinTech and Payments Group**, Bangalore, India July 2022 – July 2025

*Flipkart, owned by Walmart, leads Indian e-commerce with a ~50% market share, generating \$8.3B/year in revenue*

**Associate Product Manager, Buy Now Pay Later (BNPL)** (2025 – 2025)

Owned product roadmap for BNPL's (\$1B ARR, 14M+ users) repayment ecosystem, partnering with VP of BNPL and cross-functional leaders; improved repayment experience and collections logic that drove 85% of product's contribution margin

- Reduced account-takeover fraud by 95% (saving \$360K/mo) by shipping an AI-based fraud-detection system by partnering with data scientists and engineers, while sourcing all engineering and customer service resources at zero cost
- Decreased credit losses by 20% and grew profits by 5% by translating internal partner needs into AI/ML-based credit-risk features, enabling the business to shift revenue away from high-risk cohorts and avert breach of commitments to the Board
- Accelerated time-to-profit by 30% (i.e. 3 months) by securing VP buy-in to replace a manual process with an AI/ML-based customer outreach model and launch a data-driven incentive strategy for partner bank's collection agents
- Reactivated growth and doubled monthly revenue (to \$83M) by authoring PRD and leading implementation of a novel customer-consent management system while translating regulatory requirements into actionable user stories
- Led reduction in customer disputes by 20% by resolving a data integrity crisis by collaborating with internal partners (business, risk, engineering) and an external partner bank to define a shared roadmap, API contracts, and databases

**Product Analyst, BNPL** (2022 – 2025)

- Averted a time-sensitive process failure while reducing annual costs by \$100K by spearheading a 5-team initiative to design and launch an automated customer outreach workflow within a month
- Enhanced customer experience by improving first-contact resolution by 15% and cutting inbound requests by 10% by identifying and fixing data gaps in customer service chatbot and live-agent tools, in a self-initiated cross-functional project
- Grew obtainable market by 17% by securing VP buy-in for external FinTech data partnership to capture 'new-to-credit' segment; led partner evaluation and technical integration, doubling underwriting approval rates for the cohort
- Increased product revenue by 12% by formulating a new credit-portfolio strategy by analyzing customer behavior via purchase and loan repayment patterns to optimize credit distribution and customer retention
- Boosted customer acquisitions by 12% and reduced customer acquisition losses by 10% via a self-initiated project by analyzing untapped data to identify new credit-risk indicators and build targeted credit-risk controls
- Mentored 2 interns on projects, visibility, and career-pathing while building onboarding process to cut ramp-up time by 50%

## Skills and Activities

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- **AI & ML:** Retrieval Augmented Generation (RAG), Prompt Engineering, Predictive Analytics, Statistical Machine Learning
- **Technical Skills:** Data Analysis & Visualization (Advanced SQL, Python, R, Tableau), Financial Modeling (Excel), JIRA
- **Product Management:** Product Requirements (PRD), Stakeholder Alignment, Prioritization, Post-launch Monitoring, User Research, Prototyping (Figma, Vibe coding: Claude, Lovable), Agile
- **Extra Curriculars:** Scuba dived in 4 countries; Painted 20+ panels up to 20' x 18' in 3 years in teams of 10 in university