

ADITYA JAIN

PRODUCT MANAGEMENT || RETAIL LENDING || FINTECH || MARKETING || DATA ANALYSIS

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PROFILE SUMMARY

- **MBA Professional with 5 years 7 months experience in:**
Product Management Data Analytics Process and Channel Management
Marketing Business Development Retail Lending
- Presently associated with **Capri Global Capital Ltd. NBFC, Delhi as Senior Product Manager.**
- **Google Analytics** and **Google Adwords Certified by Google.** Period 2015-16.

ACADEMIC DETAILS

- **MBA from Bharathidasan Institute of Management, Tiruchirapalli, Tamil Nadu** with 6.4/10 CGPA in 2013
- **B.Tech. (Computer Science) from BMIET, Maharishi Dyanand University** in 2011 with 67% 2011
- 10th and 12th - Rukmini Devi Public School, New Delhi, AISCE with 89% 2005 & 86.8% 2007 respectively.

WORK EXPERIENCE

67 Months

Capri Global Capital Ltd.

Aug'16 – Current

Senior Product Manager – (SME LAP & Affordable HL), Delhi

Key Result Areas:

- Responsible for Product Guideline Formulation and changes.
- Responsible for Portfolio Risk & Process management.
- To act as the business Intelligence Unit & with Strong Data Analytics.
- Lead the development, approval, training, communication of product changes.
- Responsible for analyzing customer, operational, process and systems impact of the product changes.
- Coordinate with various internal groups: IT, Sales, Marketing, Operations, Risk, Compliance, Policy, Process Quality
- Monitor the internal processes for efficiency and validity pre and post product changes.
- Coordinate with external vendors for business, design and process management.
- Formulation of company-wide incentive schemes, contest and rewards to boost the overall business performance.

Achievements:

- Increase in the SME loan Book from 890 Cr in Aug-16 to 2045 Cr in Mar-19
- Increase in Affordable HL loan Book from 6.5 Cr in Mar-17 to 891 Cr till Mar-19
- Key member of the team responsible for successful migration of LOS and LMS systems from OMNI to INDUS.
- Successfully played the role of business Intelligence Unit with all the reporting till date within TAT.
- Requirements and implementations of enhancements in CUBE (CRM) for better and faster vendor and team management.
- Received 2 SPOT awards for managing the regional budgeting activities and internal CRM tech enhancement for better channel invoice management process respectively.

CreditMantri Finserve Pvt. Ltd. (Fintech)

Aug'15 – Aug'16

Product Manager – Retail Lending Products, Chennai

Key Result Areas:

- Managed both secured (HL, LAP, AL, Secured CC) & unsecured (PL, CC) products taking care of both the supply and demand sides.
- Writing SRS, creating wireframes, driving daily scrum and team meetings to ensure timely delivery of product features.
- Managing Tech enhancements, development and process set up for/ with the newly signed up lenders.

- Managing the referral generation team, referral conversion team and the lender follow up team of the division.
- Maintaining healthy business relations and implementing innovation in business with channel partners and vendors.
- Part of the company's special task force to solve for the identified business problems and execution failures.

Achievements:

- Created and executed the improvement plan to increase the referral generation from 250 in Aug'15 to 6000 referrals in May'16.
- Created and executed the improvement plan to increase the referral conversions by 10 times from Aug'15 to Apr'16.
- Handled development of "Lender Offers and App Ops" – CRM starting from the idea inception to its final go live.
- Handled development of website "Matching Logic" rule engine starting from the idea inception to its final go live.
- On-boarded with 25+ lenders ensuring end to end digital journey for the customer.

Bajaj Auto Finance Ltd. (Auto Finance Vertical)

Jun'13 – July'15

Area Manager- Collections and Sales Delhi

Jun'13 – July'15

Key Result Areas:

- Managed a team of 4 on role reports and a team of 27 off role reports through 5 agencies.
- Maximize collections through team with focus on high POS accounts through Account and Loss analysis.
- Maintaining healthy business relations and implementing innovation in business with channel partners and vendors.
- Drive sales penetration and ensuring proper coverage of rural market through dealerships and ASCs of the company.
- Ensure quality of process implementation and documentation in sourcing.

Achievements:

- Improved arrear resolution in Delhi from 75% to 81% there by reduced the loss on provisioning by 1.20 lacs pm on company's P & L.
- Increased the enquiry to login conversion % from 32% to 40% at company dealerships and rural outlets.
- Successfully implemented BFL document flow system at company dealerships improving the TAT time and file quality.
- Attained "Excellent (A+)" grade for the period Jul'13 to Dec'13 by the company and "Certificate of Appreciation" by the Circle Business Head (C2) Bajaj Auto Finance Ltd. for the period Jan'14 to Mar'14.

SUMMER INTERNSHIP

Organisation: **Idea Cellular Ltd., Noida, National Capital Region**

Title: **Cost Reduction (Finance)**

Apr'12 - Jun'12

Description:

- Project: "**Network Cost Reduction**" Study of costs incurred by the company under network infrastructure.
- Result: Estimated cost prevention of INR 4 crore pa in UP west region by suggesting a new approach of identifying channels partners.

EXTRA CURRICULAR ENGAGEMENTS & ACCOLADES

- Positions of Responsibility:
 - Member of Students Council, and Public Relations Committee of BIM 2011-13
 - Member of Corporate presentation team of BIM 2011-13 for the brand building exercise of BIM in Delhi
 - Member of Organizing committee of CRESCITA 2011 and CRESCITA 2012, annual flagship event of BIM
- Played Handball, Basketball and Cricket at District level, College and School level
- Distinction of winning various positions in sports events, advertisement making, quiz, painting competitions and talent shows at inter and intra school, graduate and post graduate level.

PERSONAL DETAILS

Date of Birth: 9th January, 1989

Languages Known: English and Hindi

LinkedIN Profile: www.linkedin.com/in/aditya-jain-b4031047/