Vishal Rana
Product | Fintech & Digital Payments | 10 Y Driving Scale & Growth
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📍 Mumbai, India (Open to Relocation)

Product lead with 10 years in fintech and BFSI, scaling payments and lending platforms at Jio, Kotak and Poonawalla.
Proven record across UPI, HCE/Tap & Pay, EMI/affordability solutions, wallets, and loan platforms.
Expert at translating strategy into growth — combining API-driven integrations, competitive insights, and GTM execution to deliver user and revenue outcomes.
Recognized for cross-functional leadership, CXO stakeholder management, and thought leadership via the Product & Marketing Digest newsletter.

PRIMARY SKILLS

Product Strategy & Roadmaps | Payments Lifecycle | API Integrations | GTM Execution | Affordability Platforms | Digital Lending | UPI | HCE | Credit Score Integration | Team Leadership | Stakeholder Management | Data Analytics (SQL, Tableau, GA4, CleverTap) | Figma | Azure

PROFESSIONAL EXPERIENCE

Jio Financial Services — Product Manager, Payments | May 2022 – Present | Mumbai

Lead product strategy and execution for digital payments at Jio Finance, driving innovation across **UPI, Tap & Go (HCE), and Affordability solutions**. Scaled the app ecosystem to millions of users and built partnerships that enhanced transaction success, reliability, and monetization.

Achievements/Responsibilities:

Strategic Ownership & Partnerships

- Defined payments vision, roadmap and KPIs; owned Tap & Pay (HCE) and Affordability solutions; presented roadmap to C-suite and steered vendor selection.
- Partnered with Mastercard to build and launch Tap & Go, unveiled at Global Fintech Fest 2025, delivering secure NFC-based transactions.

Scale & Growth

- Scaled Jio Finance to 5 M+ downloads, 700 K+ MAUs, 150 K+ DAUs with a 4.7 Play Store rating (45 K+ reviews).
- Increased UPI transactions to 130 K+ monthly, through onboarding optimization and merchant integrations.
- Expanded gateway capacity to ₹5,000 Cr+ TPV / month, improving reliability and transaction success rates.

Affordability & AI Innovation

- Built Jio's first Affordability Solution using Vibe AI, integrating bank and brand EMI options.

Revenue & Engagement Initiatives

- Launched Dynamic-QR Rewards Program for UPI spends → 25 % transaction uplift, ₹400 Cr+ incremental revenue, 29 % higher adoption within 3 months.

Leadership & Market Impact

- Delivered competitive benchmarking and ecosystem insights to shape payments roadmap and partnership strategy.
- Collaborated cross-functionally with Tech, Design, Compliance and Marketing teams; recognized with Certificate of Achievement for product innovation and execution excellence.
- Received Certificate of Achievement for product innovation and cross-functional excellence.

Poonawalla Fincorp — Digital Marketing | Sep 2021 – May 2022 | Pune

Achievements/Responsibilities:

- Partnered with product team to enhance loan origination and affordability journeys through CRM and credit integrations.
- Integrated TU-CIBIL API for soft approvals → +30 % lead quality.
- Streamlined CRM workflows and lead routing → –40 % cost per conversion.
- Supported design and go-live of affordability features and digital loan flows aligned with product roadmap.

Kotak Mahindra Bank — Campaign Management | Aug 2020 – Sep 2021 | Mumbai

Achievements/Responsibilities:

- Designed full-funnel engagement strategies across Facebook, WhatsApp, SMS, RCS, app push, and banners for Kotak's Credit Card and EMI products.
- Partnered with Amazon / Flipkart / Myntra on e-commerce spend campaign → +22 % MoM transaction growth.
- Collaborated with product and data teams to build lead-to-activation journeys for PLCC and EMI on cards.

Edelweiss Financial Services — Digital Marketing | Sep 2019 – Aug 2020 | Mumbai

Achievements/Responsibilities:
- Executed data-driven campaigns that drove 5× revenue growth.
- Implemented Paisabazaar / Icubes CRM integration, reducing CPL by 40 %.
- Strengthened credit and loan funnel analytics to improve targeting and user segmentation.

Lupin — Digital Product Strategy | Jul 2016 – Sep 2019 | Mumbai

Achievements/Responsibilities:
- Anya AI Health Chatbot: Launched India's first AI health assistant, resolving 700K+ patient queries/year with 80% user satisfaction.
- LegalRx Medicolegal App: Led product lifecycle (PRDs, roadmap, user stories) and compliance integration; achieving 10K+ downloads and 4-star rating on Google Play.
- Sales Force Automation (SFA) and CRM Implementation: Led the successful deployment of SFA and CRM systems at Lupin, integrating approximately 7,000 iPads across India. Achieved a 15% reduction in doctor churn by enhancing engagement and operational efficiency.
- Driving marketing technology stack initiatives by evaluating and implementing optimal marketing automation solutions – Zoho Campaigns (Email marketing), Facebook Messenger Chatbot, CRM & CLM.

Nile — Software Developer | Apr 2013 – May 2014 | Noida

Achievements/Responsibilities:
- Developed enterprise software for MakeMyTrip, automating booking processes and improving operational efficiency.

EDUCATION

- **MBA (Marketing and International Business)**
  Symbiosis Institute of Management Studies | Pune
  Year: 2014-16

- **B. Tech (Electronics and Telecommunication)**
  Amity Institute of Telecom Engineering and Management | Noida
  Year: 2008-12

CERTIFICATIONS

- **Introduction to Generative AI,** by Google Cloud on Coursera.
- **Google Analytics Individual Qualification**, Earned in Nov 2019
- **Excel to MySQL: Analytic Techniques for Business** by Duke University on Coursera. Topics covered – Excel, Tableau, Managing Big Data with MySQL
- **Design Thinking for Innovation** by University of Virginia on Coursera.
- **Digital Marketing**, a 6-course specialization by University of Illinois at Urbana-Champaign on Coursera.
- **International B2B (Business to Business) Marketing**, by Yonsei University on Coursera.

ADDITIONAL INFORMATION

- **Newsletter**: Product and Marketing Digest
- **Languages**: English (Fluent), Hindi (Native)
- **Awards**: Certificate of Excellence (Kotak), Certificate of Achievement (Jio Financial Services)