

ARYA KRISHNA U

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PROFESSIONAL SUMMARY

Experienced Product Manager with a drive for success, who has led cross-functional teams for **6 years** to deliver innovative solutions. Experienced in various technology with extensive Agile/Scrum experience. Aspiring to lead vital product strategies, harnessing my expertise in product management to implement data-driven strategies, foster innovation, optimize efficiency, navigate competitive landscapes, and build future ready digital products

PROFESSIONAL EXPERIENCE

FREED | Technical Product Manager - PWA & SPINE (CRM)

July 2024-Present

Products Handled:

SPINE (CRM) & FREED (Debt Settlement Platform)

- Leading end-to-end development of a debt settlement platform, **improving user onboarding, post-onboarding, and debt repayment processes.**
- Enhanced **collection efficiency by 30% by designing a user flow for updating autopay (NACH & UPI)** mandates in case of failure and building a retry mechanism to ensure successful autopay processing.
- Reduced customer drop offs & increased TOFU Acquisition** by leveraging Mo engage & Mix Panel by **45%**
- Developed data-driven eligibility assessment models to personalize settlement offers based on credit history and repayment capacity.
- Integrated AI-powered chatbots** to provide automated financial guidance and customer experience support via Freshworks, **reducing customer support turnaround time by 40%.**
- Launched A/B-tested user journeys, increasing user engagement and repayment rates.
- Integrated **gamification and reward mechanisms** to incentivize timely settlements, enhance customer retention, and **achieve a ₹3Cr+ SPA collection in a single month.**
- Evaluated App Store and Play Store ratings to identify user pain points, prioritize feature improvements, and **elevated app ratings to 4.9.**
- Spearheaded the development of an **end-to-end settlement module**, enhancing **customer lifecycle management** and **optimizing repayment workflows** for improved efficiency and compliance. (CRM)
- Integrated **auto-reminders & escalation workflows**, reducing manual intervention by **25% and improving settlement TAT**
- Integrated the CRM with **payment gateways, credit bureaus, and banking APIs** for seamless settlements & credit score updates.

Kotak Mahindra Bank | Product Manager - Digital Lending

Aug 2022 – Jul 2024

Products Handled :

India Stack Initiatives (OCEN GEM Sahay, GST Sahay, ONDC), **Digital Lending Products** (BL-DIY, AA Loan journey), **Partnership Integration for Digital Lending**

- Led digital lending partnerships, **developing tailored BREs, driving a ₹11 Cr monthly book value.**
- Ensured RBI compliance while aligning stakeholders and enabling sales teams.
- Managed the **GEM Sahay product, facilitating 281 loans with a book size of ₹6.84 Cr and securing 70% market share.**
- Contributed 70% to digital loan booking, achieving a ₹95 Cr/month loan book size by leveraging AA integrated BRE**
- Led partnership-driven digital lending initiatives & **expanded Kotak's loan offerings by 30 %**

Bajaj Finserv | Product Manager - Digital Investments

Aug 2020 – Aug 2022

Products Handled: Digital DIY Journey - Website & App (Investments)

- Led the end-to-end launch of investment journeys on the **Website and App.**
- Increased user retention by **40% through optimized KYC flows, new payment integrations,** and onboarding PG vendors.
- Generated ₹2.5 Cr monthly revenue** via marketing campaigns and funnel optimization.
- Led SEO and digital marketing initiatives, implementing behavioral nudges that contributed to **10M+ app downloads.**

Atos Syntel | Digital Product Owner - Digital Assets

May 2019 – Jul 2020

Products handled : Digital asset (Website)

- Developed and executed digital marketing campaigns across SEO, email, and social channels.
- Achieved a **40% increase in sales revenue** through targeted LinkedIn paid marketing.
- Improved website ranking with effective SEO strategies.

CERTIFICATIONS

- Certification in Google Analytics
- Fundamentals of Power BI
- Fundamentals of UI
- Certification in Product Management

EDUCATION

- IIM Vizakhapatnam** - Executive program in Business Analytics & Decision Making
- MICA Ahmedabad**- PG Certification in Digital Marketing & Growth
- CHRIST (Deemed to be) University** - MBA in Marketing & HR
- Mar Ivanios College** - BA in English Lang & Lit

KEY COMPETENCIES & TOOLS

- Product Development & Management
- Agile & Scrum Methodologies
- A/B Testing & Experimentation
- Go-to-Market (GTM) Strategy
- UX/UI & Wireframing
- Data Analytics & Insights
- Project Management
- API Integrations & Business Rules Engine (BRE)
- Product & Data Analytics:** Power BI, Metabase, Google Analytics, New Relic, Salesforce
- Design & UX:** Figma, Miro
- Development & Testing:** Microsoft Azure, Jira, Postman
- Marketing & Growth:** Clevertap, MoEngage, VWO A/B Testing

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PROFESSIONAL SUMMARY

Results-driven Product Manager with 6+ years of experience in digital lending, investment platforms, and digital assets. Adept at product development, stakeholder management, data-driven decision-making, and Agile methodologies. Proven expertise in driving user engagement, revenue growth, and operational efficiency through technology integration, A/B testing, and UX optimization.

EXPERIENCE

Freed India Pvt Ltd | Product Manager - App & CRM

Jul 2024 – Present

Kotak Mahindra Bank | Product Manager - Digital Lending

Aug 2022 – Jul 2024

Led digital lending partnerships, developing tailored BREs, driving a ₹11 Cr monthly book value.

Enhanced collection efficiency by 30% by optimizing autopay (NACH) mandates and implementing a retry mechanism.

Ensured RBI compliance while aligning stakeholders and enabling sales teams.

Managed the GEM Sahay product, facilitating 281 loans with a book size of ₹6.84 Cr and securing 70% market share.

Reduced lead processing time by 40% and onboarded 20+ DSAs to improve product adoption.

Contributed 70% to digital loan booking, achieving a ₹95 Cr/month loan book size.

Bajaj Finserv | Product Manager - Digital Investments

Aug 2020 – Aug 2022

Led the end-to-end launch of investment journeys on the website and app.

Increased user retention by 40% through optimized KYC flows, new payment integrations, and onboarding PG vendors.

Generated ₹1.5 Cr monthly revenue via marketing campaigns and funnel optimization.

Spearheaded SEO and digital campaigns, driving 10M+ app downloads.

Atos Syntel | Product Manager - Digital Assets

May 2019 – Jul 2020

Developed and executed digital marketing campaigns across SEO, email, and social channels.

Achieved a 40% increase in sales revenue through targeted LinkedIn paid marketing.

Improved website ranking with effective SEO strategies.

EDUCATION & CERTIFICATIONS

IIM Visakhapatnam – Advanced Certification in Product Management

MICA Ahmedabad – PG Certification in Digital Marketing & Growth

Christ (Deemed to be) University – MBA in Marketing & HR

Mar Ivanios College – BA in English Language & Literature

Certifications:

Google Analytics

Fundamentals of Power BI

Fundamentals of UI

Product Management

KEY COMPETENCIES & TOOLS

Core Skills

✓ Product Development & Management

✓ Agile & Scrum Methodologies

✓ A/B Testing & Experimentation

✓ Go-to-Market (GTM) Strategy

✓ UX/UI & Wireframing

✓ Data Analytics & Insights

✓ Project Management

Tools & Technologies

Product & Data Analytics: Power BI, Metabase, Google Analytics, New Relic

Design & UX: Figma, Miro

Development & Testing: Microsoft Azure, Jira, Postman

Marketing & Growth: Clevertap, MoEngage, VWO A/B Testing