SAKSHAM RATHI

UBS, PANJAB UNIVERSITY

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PROFESSIONAL SUMMARY

Aspiring **Product Manager** and MBA student with hands-on experience building **fintech and digital lending products**. Authored **10+ PRDs**, led **0-to-1 product design** for a new lending vertical (digital onboarding, KYC automation, eNACH, disbursement), and drove **funnel optimisation**, **retention** and **A/B testing** on a P2P lending app. Experienced in **user research**, **competitive analysis**, **feature prioritisation** and **stakeholder management** across Tech, Design, Risk and Operations, skilled in SQL, Power BI, Python and Claude API.

EDUCATION

2028	**MBA (General)**	University Business School (UBS), Panjab University, Chandigarh	Pursuing
2023	**BBA**	GGDSD College, Panjab University, Chandigarh	67.55%

WORK EXPERIENCE

Market Research Analyst (Product Role) | Golden Legand Leasing & Finance Ltd (NBFC) **Sep 2025 – Mar 2026**

- Led **end-to-end product design** for a new lending vertical **(₹30 Cr disbursals)**, covering user journeys for digital onboarding, KYC automation, multi-channel repayment and loan renewal across **10+ schemes**, from ideation to go-live.
- Designed the complete **personal loan disbursement flow** (PAN verification, KYC, loan offer, KFS, eNACH); authored the PRD and evaluated **third-party API vendors** through sandbox testing, working with Tech and Operations on rollout.
- Authored **10+ PRDs** including KYC verification and repayment automation, ensuring **100% RBI compliance** in coordination with Risk and Compliance teams, and aligned Tech, Operations and Business stakeholders on scope and priorities.
- Benchmarked disbursement workflows across competitor NBFCs and mapped applicant **drop-off points** in the approval journey, recommending process fixes that lifted conversion from **65% to 78%** and reduced turnaround for applicants.
- Mapped end-to-end loan journeys at **5 NBFC and bank branches** (IIFL, Muthoot Finance, SBI) to design complete **personal loan and gold loan process flows**, from application to disbursement, identifying gaps in documentation and approvals.

INTERNSHIPS

Product Operations Intern | OkCredit (Series B, $80M raised) **Aug 2023 – Nov 2023**

- Ran **funnel optimisation** of gamified engagement mechanics on 'OkNivesh', a P2P lending platform with **₹50 Cr AUM** and **10,000+ active users**, refining reward structures, nudges and in-app messaging across the investor journey to boost activity.
- Drove **5x growth** in daily investment volume **(₹75L to ₹3.75 Cr)** and lifted Week 4 **retention by 42%**, creating **1,200+ power users** through targeted engagement campaigns, streak-based rewards and personalised re-engagement nudges.
- Co-developed a **gamified leaderboard** with daily rewards **(₹50L+ distributed)** and built weekly **Excel dashboards** tracking DAU, retention and investment patterns, sharing insights with leadership to guide product and campaign decisions.
- Conducted **root cause analysis** on 400+ survey responses, driving **8 UX fixes** that lifted **NPS by 25%** and cut onboarding **drop-off by 18%**, validating each fix through **A/B testing** with the Product and Design teams before full rollout.

Business Development Intern | Goodspace (AI Recruitment Platform) **Jul 2022 – Sep 2022**

- Acquired **50+ early-stage users** through targeted LinkedIn outreach and content marketing during the pre-launch phase, achieving a **15% response rate** by personalising messaging for recruiters, HR leaders and early-stage startup founders.
- Ran **20+ user interviews** and converted feedback into product fixes that lifted onboarding completion from **42% to 68%** over 3 months, sharing structured insight reports with the founding team to shape the product roadmap and priorities.

PROJECTS

- **Metabolic Insights Dashboard (Claude API, Vercel), 2026** – Built an automated pipeline converting **500+ unstructured health reels** into structured data; shipped a live searchable dashboard covering **325 foods** with **blood-sugar spike scores**, **crash-risk ratings** and dietary insights, helping users make data-backed food choices.
- **Kanban Board App, 2026** – Built a Kanban board for personal use on Mac with a desktop widget for at-a-glance task tracking, solving gaps in existing apps (mandatory sign-ups, data collection, ads) through a simple, sign-up-free, ad-free and privacy-first design.

EXTRACURRICULAR ACTIVITIES

- **Coordinator, Summer Placement Team (UBS):** Coordinate summer placements for **200+ students** as the link between recruiters, faculty and students; manage the placement database, shortlists, interview schedules and outcome reporting.
- **Member, Consulting Club (UBS):** Solve business cases on market entry, profitability and growth strategy using structured frameworks, market sizing and competitor research; contribute to case competitions and peer problem-solving sessions.

SKILLS

Product: PRD Writing, User Journey Mapping, Wireframing & User Flows, Competitive Analysis, Product Roadmap Planning, Feature Prioritisation, 0-to-1 Product Launches, A/B Testing & Experimentation, Cohort Analysis

Technical: Power BI, Advanced Excel, Google Sheets, SQL (Basic), Data Analysis, Python (Basic), Claude API, Claude Code

Domain: Fintech Operations, NBFC & Lending Products, Digital Lending, P2P Lending, API Integration, Payment Gateways, KYC Automation, User Research, Process Optimisation, Regulatory Compliance (RBI), Market Research, Funnel Optimisation

INTERESTS

Metabolic health & nutrition | Product teardowns | Travel | Photography