ANIRUDH GUPTA

Senior Product Manager | Fintech, Payments & Platform Products | UPI, Cards

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SUMMARY

Senior Product Manager with 7+ years of experience building and scaling digital products across Payments, UPI, Credit Cards and Platform Products at Bajaj Finserv. Own UPI and UPI Lite products supporting 15.2M+ monthly transactions, with experience spanning product strategy, payment infrastructure, APIs, merchant payments, customer onboarding, risk and checkout.

Delivered ₹2Cr+ annual incremental revenue through a real-time cross-sell orchestration capability, improved UPI payment success rate by 10% with ₹20Cr+ GMV impact, and improved onboarding success by 10%. Led launches of UPI Lite and RuPay Credit Card on UPI and drove production risk initiatives that reduced reported spoofing cases from ~110 in the legacy version to zero after 50% rollout of the new version.

Strong in product strategy, financial planning, product analytics, customer discovery, experimentation and cross-functional execution across complex fintech ecosystems.

EXPERIENCE

Senior Product Manager

Bajaj Finserv

11/2022 - Present Pune, India

- Own UPI and UPI Lite products supporting 15.2M+ monthly transactions, defining strategy across payment reliability, onboarding, activation, retention, and checkout.
- Improved UPI payment success rate by 10% by identifying underperforming gateway corridors and balancing customer experience with partner economics; validated routing changes through a 15-day A/B test, impacting ₹20Cr+ GMV.
- Identified and solved intrusive cross-sell experiences affecting approximately 30% of users without eligible offers; defined segmentation and LOB-level prioritization logic, generating ₹2Cr+ annual incremental revenue.
- Led UPI forecasting and financial planning, modeling transaction volume, GMV, MTU, UPI handles, and mandates against AOP, while partnering with Finance on P&L modeling and actual-vs-forecast reviews.
- Led spoofing-risk mitigation by identifying misuse of non-loan Autoload/AutoMandate flows and driving mandate controls, SDK enhancements, and hotfixes; reported cases fell from approximately 110 in the legacy version to zero after 50% rollout of the new version.
- Led UPI Lite and RuPay Credit Card on UPI launches, coordinating with NPCI, sponsor banks, PSPs, gateways, Risk, Compliance, and Engineering; managed 3 direct reports across Product, Data, and Campaign Management.

Product Manager

Bajaj Finserv

05/2021 - 10/2022 Pune, India

- Designed the end-to-end NTB credit-card acquisition journey, translating business, underwriting, and operational requirements into product flows, required data fields, and BRE rules in partnership with internal teams.
- Automated the lead orchestration engine, enabling real-time processing of Meta/Google leads, integration with Rapid LR, and routing into the call-center CRM for faster lead action, replacing the earlier T+1 process.
- Improved ROAS by 65% and reduced CAC by 35% through funnel analysis, audience segmentation, experimentation, and acquisition optimization.
- Contributed approximately 30% of monthly NTB acquisitions through improved targeting and segmentation.
- Partnered with Risk and alternate-data providers to improve customer profiling and enable more personalized credit offers; used customer journey analysis and VOC to identify onboarding improvements.

Freelance Product & Growth Consultant

Self Employed

08/2020 - 05/2021 Sundarnagar, India

- Optimized App Store listing strategy, improving Google Play keyword ranking from #5 to #2 for a target keyword and driving organic download growth.
- Managed performance marketing across Google Ads and Meta, optimizing campaigns and cost-per-conversion.

Market Research Analyst

Hansa Research Group

04/2019 - 06/2020 Bangalore, India

- Led qualitative and quantitative market research engagements across F&B, FMCG, Real Estate, Apparel, and Government, including a NITI Aayog engagement.
- Redesigned survey logic and cleaned datasets, improving data accuracy by 20%; translated findings into recommendations influencing product and business decisions.

CORE COMPETENCIES

Product Management

Product Strategy, Product Roadmap, Product Discovery, Platform Products, Product Analytics, Financial Planning, GTM, Experimentation, Agile, Stakeholder Management

Payments & Fintech

UPI, UPI Lite, Payment Infrastructure, Payment Gateways, Payment Routing, Merchant Payments, Credit Cards, Tokenization, Authorization & Settlement

Data & Growth

SQL, Funnel Analytics, A/B Testing, Voice of Customer, Customer Research, Segmentation, Customer Acquisition, ROAS, CAC, KPI Management,

Technology & Tools

API Integrations, Postman, Figma, Salesforce, CleverTap, n8n, Zapier, ChatGPT API, GitHub, React

EDUCATION

M.B.A

Christ University, Bangalore

04/2017 - 03/2019 Bangalore, India

B.Tech (Mechanical Engineering)

Graphic Era Deemed to be University

03/2012 - 03/2016 Dehra Dūn, India

INDEPENDENT PRODUCTS

Card Optimizer App

- Built a React-based decision-support product recommending credit cards based on spend category, rewards optimization and ROI for the Indian credit-card ecosystem.

AI-Powered Expense Manager

- Built a n8n workflow to fetch UPI transaction data from Gmail, categorize expenses using ChatGPT and visualize spending through a Google Sheets dashboard.