



# Hrishikesh Khadye

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## Summary

Strategy and product professional with 5+ years in financial services, combining private equity diligence with operating experience in retail MSME lending. Experienced in sales targeting, process improvement, and technology adoption, translating analysis into decisions across sales, credit, and risk.

## Professional Experience

### Strategy and General Management, MD's Office | Edelweiss MSME Lending | Mumbai

Jun'25 - Apr'26

- Redesigned sales target allocation across a 100+ member sales force through geography-level capacity and potential analysis, informing a revised incentive structure that lifted RM productivity from 0.7 to 1.7 loans per month and cut non-contributors from 50% to 30%.
- Improved login to disbursement conversion from 20% to 26% by identifying process gaps with stakeholders at every level and implementing high-impact low-effort changes across the customer journey, including login fee structures and first-time-right processes.
- Drove adoption of disbursement process tracking dashboards across sales, credit, and operations, raising daily manager usage from under 10% to over 70% and enabling branch-level tracking that added roughly 150 bps to lending rates and 75 bps to insurance attach.
- Grew monthly logins from roughly 140 to 300 through daily activity tracking and activated around 25% more channel partners by targeting DSA concentration gaps to reduce dependence on a narrow sourcing base.
- Set up the first Micro LAP branches in Tamil Nadu for a new product category, sequencing hiring, branch setup, marketing, policy finalisation, and process design across credit, risk, compliance, legal, and operations.
- Drove prioritisation and stakeholder alignment across sales, credit, risk, and operations for the migration to a new loan origination system, cutting the timeline by a quarter while keeping the final quarter, which carried 45% of annual disbursements.

### Associate Product Manager, Digital Partnerships | Edelweiss MSME Lending | Mumbai

Apr'24 - May'25

- Evaluated over 100 technology offerings across the lending lifecycle from lead generation to collections, running proofs of concept and building the internal case for the solutions worth adopting.
- Made the case for digital e-signing in the loan origination journey and drove it through to adoption, cutting sanction to disbursement from days to minutes and improving end-of-funnel conversion by 33%.
- Drove digitisation of KYC through Central KYC and Digilocker integration, reducing turnaround from one to two days to a few hours and verification operating cost by ~40%.
- Assessed Account Aggregator fitment against the existing origination process and benchmarked and negotiated the provider contract, cutting turnaround by ~20% and improving first-time-right cases.
- Built the case for migrating to a cost-optimised loan origination system by benchmarking six platforms and presenting a plan to reduce cost by at least 25% over five years.
- Ran two pilots testing fintech digital sourcing agents against a physical channel then carrying 99% of origination, disbursing Rs 2 crore and taking both end to end from partner onboarding through risk, compliance, credit, and operations sign-off to collections and post-pilot analysis.
- Assessed Business Correspondents, OCEN, and ONDC against market and regulatory developments to shape the digital growth roadmap.

### Associate | TresVista Financial Services | Mumbai

Jan'22 - Feb'23

- Led a team of 3 analysts across multi-industry PE secondaries deals valued between \$20M and \$200M for a \$100B+ AUM Global Private Equity client.
- Expanded the firm's annual revenue by ~\$100K by delivering above expectations and managing relationships with 2 Private Equity client contracts.
- Mentored 2 analysts reporting to me, facilitating their fast-track promotions to independent roles.

### Senior Analyst | TresVista Financial Services | Mumbai

Jan'21 - Dec'21

- Drove portfolio management and business development decisions for a Fortune 5 Impact Investor focused on financial inclusion across developing Asia by executing end-to-end industry research and competitor benchmarking across MSME lending, MFI, Small Finance Banks, and Insurance sectors in India and SEA, comparing target and portfolio companies on key operational and financial KPIs, directly strengthening the client's ability to evaluate new opportunities against their existing portfolio.

- Restored a client relationship following a 30% contract size reduction by coordinating with stakeholders across geographies and delivering above expectations with a strong turnaround time, resulting in an increase in billables of ~\$50K. This effort was recognised with the Shining Star Award for Q3 2021.
- Mentored 2 batches of 15 newly onboarded analysts via a 4-week GAAP training program.
- Boosted productivity of 2 newly onboarded analysts on client deliverables, raising efficiency from under 60% to over 90% within one quarter.

#### Analyst | TresVista Financial Services | Mumbai

Jun'19 - Dec'20

- Analysed multiple industries and companies for US-based Private Equity clients to evaluate investment decisions.
- Evaluated performance of portfolio investments against industry benchmarks to facilitate financial strategies.
- Achieved fast-track promotion to Senior Analyst (2021).

### Education

B.E. (Electronics & Telecommunication), DJ Sanghvi College of Engineering, Mumbai University | *Mumbai*

### Accomplishments and Awards

- Shooting Star Award, Edelweiss mSME Lending: For managing live digital partnerships; awarded to top performers driving results across functions.
- Shining Star Award, TresVista: For expanding a key impact investor client; awarded to the top 5% of performers.
- Fast-Track Promotion, TresVista: Analyst to Associate in 3 years against a 4-year average

### License & Certifications

- Credential of Readiness (CRe), Harvard Business School Online
- Product Management Bootcamp, Masters Union

### Co/Extra-curricular

- Led a team to build an MVP for a professional networking platform for women entrepreneurs, under a CSR initiative with Aspire for Her.
- Second runner-up, TresVista Idea to Impact CSR competition, for a financial education concept for underserved populations.