



Shivaneer Patiyal

E-Mail: x26shivaneep@iima.ac.in Mobile: +91 8979066252 LinkedIn: www.linkedin.com/in/shivaneer-patiyal

Summary

FinTech professional with 10.2 years of experience across digital lending, payments, and SaaS. Managed a ₹2,000+ crore loan portfolio, generated ₹1.8 crore annual revenue, and drove strategic growth through CXO engagement, B2B sales, and partnerships.

Professional Experience

Senior Manager – Sales & Partnerships | CRIF Solutions Private Limited | Mumbai

- Managed the end-to-end sales cycle for StrategyOne, a SaaS-based Business Rule Engine, across Banks, NBFCs, and FinTechs in the digital lending ecosystem.
- Closed a 3-year contract with Truhome Finance valued at Rs 68 lacs and secured Rs 18.5 lacs from Finreach.
- Owined the Unity Small Finance Bank account, generating annual revenue of around ₹1 crore across licensing, hosting, and change requests.
- Led strategic engagements with ICICI Bank and Kotak Mahindra Bank for StrategyOne, successfully advancing ICICI Bank from evaluation to the POC stage
- Built a pipeline of 30+ lending institutions across Mumbai and Hyderabad, including Tyger Capital, Capital India Finance, Spandana Sphoorty, and BFIL.
- Initiated partnerships with PE/VC firms including Warburg Pincus, Lightspeed, and Blume Ventures to drive business opportunities.
- Developed GTM alliances with technology partners such as Pennant Technologies, Signzy, and TransBnk to generate qualified leads for CRIF solutions.

Director, Lending Partnerships | Camden Town Tech Pvt Ltd (ZestMoney) | Bangalore

Associate Director, Lending Partnerships | Camden Town Tech Pvt Ltd (ZestMoney) | Bangalore

Senior Manager, Lending Partnerships | Camden Town Tech Pvt Ltd (ZestMoney) | Bangalore

- Led the lending partnerships team and reported directly to the COO of Zest.
- Responsible for cultivating strong relationships with the biggest NBFCs and banks of India namely Aditya Birla Finance Limited, Tata Capital, Piramal Capital, HDFC Bank, ICICI Bank among others.
- Managed a loan book of Rs 2000 Cr with peak monthly volumes of Rs 600 Cr, showcasing strong financial oversight and analytical capabilities.
- Core Member in the Zest revival journey - resumed business with 3 key lenders and increased the loan disbursements from Rs 1 Cr in Apr '23 to Rs 85 Cr in Nov'23.
- Led the project to modify the commercial structure and operations in a few weeks after the Reserve Bank of India launched the Digital Lending Guidelines in Sep '22.
- Led cross-functional teams to reconcile Zest and lender partners books and integrate repayments flow, it eradicated a 5% difference, resulting in 40% drop in customer's bureau related complaints.

Manager, Strategic Alliances and Bank Partnerships | One MobiKwik Systems Pvt Ltd (MobiKwik) | Gurgaon

Assistant Manager, Strategic Alliances and Bank Partnerships | One MobiKwik Systems Pvt Ltd (MobiKwik) | Gurgaon

- Managed the banking partnerships for Zaakpay, Payment Gateway arm of MobiKwik, single handedly with 12+ public and private banks viz. HDFC, ICICI, SBI, PNB, AXIS among others. Onboarded Yes Bank as the 4th acquiring bank of Zaakpay.
- Onboarded 10+ banks such as SBI, PNB, Yes, Canara, IndusInd etc for their direct net banking services that led to cost savings of Rs 30 lacs annually.
- Managed and owned the P&L for Zaakpay. Reduced the overall cost by Rs 7 Cr annually through spend analysis across various payment modes, correct routing, and reconciliation process.
- Managed partnerships with - CC Avenue, Billdesk, Razorpay for indirect net banking and MBK wallet.
- Spearheaded the project for international recharges on MobiKwik platform that offers mobile recharges in 150+ countries across 550 service providers through DT One, a global B2B network.

Business Development Associate, Merchant Acquisition | One MobiKwik Systems Pvt Ltd (MobiKwik) | Gurgaon

- Acquired and maintained relationships with 20+ merchants for wallet and payment gateway.
- Provided end to end service from sales pitches, commercial negotiations along with running marketing offers for potential merchants to drive traction.

Education

B.Tech (Electrical Engineering) – *Delhi Technological University, New Delhi* | *India*

Accomplishments and Awards

- Vertical head for BFSI & PE/VC, Placement Committee
- Led lending partnerships managing a ₹2,000 Cr loan book with peak monthly disbursements of ₹600 Cr.
- Core member of ZestMoney's business revival, helping scale monthly disbursements from ₹1 Cr to ₹85 Cr within 7 months.
- Managed the P&L for Zaakpay and drove initiatives that reduced annual operating costs by ₹7 Cr.
- Won the ABCD (Above and Beyond Call of Duty Award) and Milestone award in 2018 and 2019 in MobiKwik

License & Certifications

- Private Equity & Venture Capital Programme, Indian School of Business (ISB) — Completed a 22-week executive programme covering PE/VC investing, deal sourcing, due diligence, valuation, portfolio management, exits, and fund economics. | December 2024
- Company Valuation & Financial Modelling via Coursera. | June 2024
- Private Equity and Venture Capital, Università Commerciale Luigi Bocconi via Coursera. Grade (80%) | April 2024

Co/Extra-curricular

- Spanish Language Learner: Completed A1.1, A1.2 & A2.1 level from Instituto Cervantes, New Delhi building foundational proficiency in spoken and written Spanish.
- YouTube Creator: Built and managed a YouTube channel with 100+ videos and 242K+ views, focused on personal growth, positivity, and sustainable living.
- Career Mentor at Freedom Employability Academy: Supported underprivileged adults through mentorship on career planning, communication skills, and workplace readiness.