



Shivaneer Patiyal

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Summary

BFSI professional with 10+ years building relationships with India's largest banks and NBFCs across digital lending, payments, and B2B SaaS. Known for stepping into ambiguity and building structure - scaled a ₹2,000 Cr loan book, owned a P&L that cut ₹7 Cr in annual costs, and mobilized cross-functional teams across Risk, Operations, Finance and Technology.

Professional Experience

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

Aug '24 to Feb '26

- Ran end-to-end B2B hunting across Mumbai and Hyderabad for StrategyOne, building a 30+ pipeline of NBFCs and lenders – including Tyger Capital, Spandana Sphoorty, Capital India Finance, and BFIL - from 100+ cold outreach to 15+ demos - navigating long, multi-stakeholder enterprise sales cycles.
- Sole owner of Unity Small Finance Bank, expanding S1 beyond Personal Loans into Credit Cards, Gold Loans, MSME and MFI by engaging the CDO and CRO directly – leading to a proposal for unlimited application usage in Nov 2025; generated around Rs 1 Cr annual revenue across licensing, hosting, and change requests.
- Closed a 3-year, ₹68 lac contract with Truhome Finance and secured ₹18.5 lacs from Finreach, converting cold outreach into signed enterprise agreements.
- Self-initiated S1 engagement with ICICI and Kotak Mahindra Bank - mapped stakeholders, ran demos across multiple evaluation rounds with Mumbai and Hyderabad teams, advancing ICICI to POC stage against incumbent FICO.
- Selected by CRIF's MD as 1 of 2 (of 8) to pilot a new indirect GTM channel - engaging with PE/VC firms (Warburg Pincus, Lightspeed, Blume Ventures and other) and tech partners (Pennant Technologies, Signzy, TransBnk and others) to drive business opportunities.

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

Apr '24 to Jun '24

- Led lender transition planning post wind-down announcement (Dec'23) - managing e-mandate reassignment for ~2 lakh customers and customer communication on the servicing change.
- Steered the team through a 6-month closure, sustaining morale and delivery through the shutdown of a 3-year effort.

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

Oct '22 to Mar '24

- Expanded lender relationships to include Piramal Capital as lenders paused disbursements post-DLG and reopened full due diligence - disbursements fell to ₹1 Cr by Apr'23.
- Organised cross-functional reviews across Ops, Risk, Finance and Tech with each lender to rebuild confidence in the revised structure, restoring disbursements from ₹1 Cr to ₹85 Cr within 7 months.
- Led the lender-facing revival with a team of 1, reporting directly to the COO from Apr'23, as the broader team was reduced ~30% after a collapsed acquisition deal shifted staff elsewhere; partnered closely with the CEO on lender strategy through the turnaround.
- Led cross-functional teams to reconcile Zest and lender books and integrate repayment flows, eliminating a 5% reconciliation gap and cutting customer bureau-related complaints by 40%.

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

Jun '21 to Sep '22

- Managed lending partnerships with ZestMoney's top lenders - ABFL, Hero Fincorp, and Tata Capital - for a ₹2,000 Cr BNPL/consumer lending book, driving peak monthly disbursements of ₹600 Cr.
- Ran monthly risk reviews and tracked NPA trends across lender relationships, working closely with Ops on reconciliation to maintain lender confidence in book quality.
- Led cost-of-capital discussions with lender partners, balancing commercial terms with risk appetite across the portfolio.
- When RBI's Sep 2022 Digital Lending Guidelines mandated commercial, agreement, and operational changes by Nov 2022, mobilized internal and external teams across all lender relationships to implement the overhaul on deadline.

Manager – Partnerships & Growth | One MobiKwik Systems Pvt Ltd (MobiKwik) | Gurgaon

Nov '19 to Jun '21

- Spearheaded the American Express Blue Prepaid card launch, a first-of-its-kind co-branded partnership - issued 8 lakh cards in 7 months, making MobiKwik the fastest issuer to hit that milestone.
- Built the end-to-end launch plan with internal teams - issuance, activation campaigns, and customer engagement strategy - lifting activation rate from 8.2% to 9.6%.
- Launched consumer lending with NBFCs including Home Credit, ICICI, Fullerton and Faircent, while managing existing partnerships with DMI and Aditya Birla Finance - scaling monthly disbursements to ~₹88 Cr.

- Led growth strategy with Product and PR teams to lift ZIP (BNPL) activation by 30% - improving product proposition, landing page conversion, cross-sell, and retargeting - growing daily utilization from ~₹1.8 Cr to ~₹2 Cr between Dec'20 and Mar'21.

Manager, Bank Partnerships | One MobiKwik Systems Pvt Ltd (MobiKwik) | Gurgaon **Dec'18 to Oct'19**

- Onboarded Yes Bank as Zaakpay's 4th acquiring bank, strengthening payment routing resilience and negotiating leverage across the PG's banking stack.
- Owned Zaakpay's P&L end-to-end with a team of 1 - through spend analysis, optimized routing, and reconciliation, turned the business profitable within 7 months while cutting overall costs by ₹7 Cr annually.
- Spearheaded the DT One partnership, launching international mobile recharges across 150+ countries and 550+ service providers on MobiKwik's platform.

Assistant Manager, Bank Partnerships | One MobiKwik Systems Pvt Ltd (MobiKwik) | Gurgaon **Nov '16 to Nov'18**

- Single-handedly built and managed Zaakpay's banking alliances across 12+ public and private banks - including HDFC, ICICI, SBI, PNB, and Axis - to strengthen payment gateway capabilities.
- Onboarded 10+ banks (SBI, PNB, Yes, Canara, IndusInd and others) for direct net banking integration, driving ₹30 lacs in annual cost savings.
- Managed key aggregator partnerships - CC Avenue, Billdesk, EBS, Razorpay, Direcpay for indirect net banking and MobiKwik wallet.

Business Development Associate | One MobiKwik Systems Pvt Ltd (MobiKwik) | Gurgaon **Oct'15 to Oct'16**

- Onboarded 20+ merchants for MobiKwik's wallet and payment gateway, owning relationships end-to-end post-launch.
- Ran the full sales cycle independently - pitches, commercial negotiations, and merchant marketing offers to drive traction and adoption among potential merchants.

Education

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

Accomplishments and Awards

- Vertical head for BFSI & PE/VC, Placement Committee at IIM Ahmedabad.
- 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 costs by ₹7 Cr.
- Spearheaded the launch of American Express Blue Prepaid card, issued 800K cards in 7 months.
- 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 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 levels at Instituto Cervantes, New Delhi, building working proficiency in spoken and written Spanish.
- YouTube Creator: Built and grew a channel to 100+ videos and 242K+ views, focused on personal growth, positivity, and sustainable living — independently managing content strategy, scripting, and audience growth.
- Career Mentor, Freedom Employability Academy: Mentored underprivileged adults on career planning, communication, and workplace readiness, supporting their transition into employment.
- Runner: Completed a half marathon (Nov 2025) and multiple 10Ks, sustaining consistent long-distance training.