



Shubham Gaurav

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Summary

Product, Growth, and Strategy leader with 10.5+ years of experience building and scaling digital products and high-performing teams, driving AI-powered innovation, and accelerating growth across fintech, SaaS, and clean energy. IIT Roorkee graduate with a proven track record of delivering \$30M+ in incremental annual business impact, scaling customer acquisition by 2.5x, and leading product initiatives across global markets

Professional Experience

Senior Product Manager | MPOWER Financing | Bangalore

Apr 2024 - Mar 2026

- Led strategic user acquisition and conversion initiatives across MPOWER's digital ecosystem, **increasing top-of-funnel acquisition and application conversion by 2.5x**
- Scaled MPOWER's referral platform through a self-serve dashboard and persona-based gamification strategy, driving **150% YoY growth in funded volume from affiliate channels (\$13.6M → \$34.1M)**
- Led AI-first organic growth across India, Pakistan, Bangladesh, and other markets through GEO/AEO, localization, and AI evaluation frameworks, driving **80% YoY organic traffic growth and a 35% increase in funded volume (\$15.4M to \$20.8M)**
- Launched financial planning tools including Student Loan Calculator and Education ROI Calculator, **increasing organic traffic by up to 25% and achieving conversion rates exceeding 34%**
- Led redesign and optimization of student loan finder tool, **increasing qualified lead generation by 20% and contributing to more than \$6.4M in annual funded volume in 2025**

Product Manager | Namaste Credit | Bangalore

Sep 2021 - Mar 2024

- Led Digital Loan Onboarding, the company's flagship strategic initiative, driving a **150% increase in revenue** through end-to-end digitization of the lending journey
- Identified and expanded into the adjacent affordable mortgage lending segment, defining product strategy and go-to-market execution that **increased monthly loan applications by 180%**
- Led the transformation of Namaste Credit into a full-stack digital lending platform by integrating third-party APIs across onboarding, verification, credit assessment, and decisioning, **reducing loan processing TAT by 95% for B2B clients**
- Designed and launched support for multiple disbursements and repayment schedules, enabling new lending use cases and **increasing average revenue per loan case by 24%**
- Built a data model for an OCR- and AI-driven fraud detection and prevention system, improving case identification for risk management teams and **reducing reliance on random sampling by 70%**, significantly enhancing operational efficiency
- Launched digital customer verification capabilities during onboarding, **increasing revenue from verification by 2.6x within three months of launch**

Associate Product Manager | Eze Software, SS&C Technologies | Hyderabad

Dec 2019 - Aug 2021

- Enhanced onboarding experiences for Asset Management Companies (AMCs) setting up funds on an investment management SaaS platform, increasing CSAT score from **2.7 to 3.9 on a 5-point scale**
- Spearheaded initiatives to standardize platform core data and configuration management, **reducing manual setup effort by approximately 30% and configuration-related errors by approximately 25%**
- Automated onboarding workflows and processes, **reducing client onboarding time and time-to-value (TTV) by up to 15%**

Product Manager | SolarPro, SSAEL | Hyderabad

Jul 2017 - Dec 2019

- Conceptualized and successfully launched Solar Plant CRM Systems. **Reduced third-party application cost by \$60k + per year for in-house operations and increased revenue by \$30k + per year**
- Led a **\$250,000 IUSSTF and MNRE (PACEsetter Fund)** sponsored project focused on software and IoT solutions for solar water pump monitoring and service management
- Built an Android application with vernacular language support for solar water pump service management, **achieving more than 10,000 downloads**

Software Engineer | Optum, UnitedHealth Group | Bangalore

Jul 2015 - Jun 2017

- Implemented Data-Driven Rules (DDR) for healthcare claims processing, **improving operational efficiency by up to 30%**
- Enhanced application security by implementing role-based authentication and session management, **reducing security-related defects by approximately 40%**

Education

Bachelor of Technology (BTech-Electrical Engineering) – Indian Institute of Technology(IIT) Roorkee

2011-2015

Accomplishments and Awards

- **MPOWER Value Awards for Integrity** – Awarded the Q2 Value award by MPOWER Financing
- **Certificate of Appreciation from CEO at Namaste Credit**– The certificate of appreciation from the CEO of Namaste Credit for the impressive first impression, for contributing towards product success
- **Best Innovation Award at Optum** – Won 1st Prize for proposing and developing a working prototype for UX improvement
- **Engineering Maturity Award at Optum** – Awarded the Engineering Maturity Award for achieving a commendable level of Engineering Maturity and contributing to the organizational values
- **2nd Position in State in AISSE 2009** – Award for coming at 2nd Position in State by District Education Officer Dhanbad
- **Recruitment Secretary, Placement Committee, IIM Ahmedabad (PGPX)** - Handle a team of 18 student coordinators

License & Certifications

UT Austin | McCombs School of Business - PGP in AI for Leaders

Product Marketing Alliance(PMA)

- AI for Product Marketing
- Product Marketing Certified: Core
- Product-Led Growth Certified: Core

Scrum Alliance - Certified Scrum Product Owner (CSPO)

Co/Extra-curricular

- **Creator/Blogger at SolarPost.in** – A solar energy website for the community
- **Secretary at Lights Section, Cultural Council, IIT Roorkee** – Led organization of cultural fests and performances
- **Publicity Manager at Srishti, IIT Roorkee** – Led publicity and marketing for Srishti, the Annual Techno-Hobbies Exhibition
- **NCC** – Earned Certificate B in NCC (National Cadet Corps)