HARNOOR BHATIA

Certified SAFe® 6.0 Product Owner/Product Manager

CONTACT

Phone
(+91) 967-3654514

Email
harnoor992@gmail.com

Website
harnoorsingh.com

LinkedIn
linkedin.com/in/harnoor992/

Current City
Gurugram, Haryana.

EDUCATION

GMPE, General Management Program for Executives.
IIM Lucknow(Noida Campus).
2018-19

MBA, Information Technology
Symbiosis International University
2014-16

B.Tech, Computer Science Engg.
Guru Nanak Dev Engg. College.
2010-14

RELEVANT SKILLS

- Product Lifecycle Management
- Product Roadmaps
- Strategy Management
- Backlog Grooming
- Sprint Planning
- User Stories
- Stakeholder Management
- Go To Market Plan
- Funnel Optimization
- Problem Solving
- Analytical Skills

PROFILE SUMMARY

Accomplishment-driven professional with over 8 years of experience across various products, seeking managerial roles within a reputable organization in the Banking/Fintech domain.

Skilled in envisioning the roadmap, defining features, managing development, and evaluating product performance that increases revenue and drives business growth.

People Manager with expertise in mentoring and motivating high-potential teams w the ability to build a brilliant team that is both technically and culturally in line with organization's values.

KEY SKILLS

Product Strategy   Product Lifecycle Management   Roadmap Planning   Stakeholder Management   Financial Acumen   Data-Driven Decision Making   User-Centric Design   Agile/Scrum Methodologies   Cross-functional Leadership   Problem-Solving   Negotiation Skills   Risk Management   Innovation Mindset

PROFESSIONAL EXPERIENCE

Product Manager - Individual Segment (DVP)
2021 – Present   **IndusInd Bank Ltd**, Gurugram, HR

➢ Managing the product backlog & prioritization for Asset Products (Personal Loan and Credit Cards) to improve maximum conversion and drive growth.

➢ EasyCredit Personal Loan:
  ○ Skillfully launched a novel digital platform for the Personal Loan Assisted journey, strategically enabling DSAs and branch employees. This initiative yielded adoption rates spanning an impressive range from 1 to 100. Additionally, I played a crucial role in facilitating the business's expansion to achieve approximately ~250Cr monthly sourcing in FY2022.
  ○ Regulatory Landscape: I played a pivotal role in drafting digital lending policy for the Bank and ensuring compliance with the digital lending guidelines published by the regulatory authority, RBI, on September 02'22. I meticulously defined and communicated the necessary requirements that needed to be met to align our product with these guidelines.
  ○ Effectively orchestrated the integration of MoEngage, a marketing automation tool, into the journey, resulting in the delivery of personalized and pertinent communications to customers.

➢ EasyCredit Credit Card:
  ○ Lead Card Journey lifecycle and enabled the business to source ~1lakh cards in Q4 FY 2022.
  ○ Championed the integration of a pivotal feature into the product that enabled the business to establish co-branding partnerships with diverse entities such as EasyDiner, Club Vistara, British Airways, and Qatar Airways.
  ○ Successfully spearheaded the implementation of a co-browsing tool across multiple platforms, empowering the Telesales team to provide enhanced customer assistance.

➢ Led a lean team of 2 PMs and 2 squads of 10+ employees to get the delivery of planned enhancements/ business levers.

➢ Optimizing digital onboarding for diverse products: Savings, FD, Loans, and Cards.

➢ Ensuring smooth project progress through effective communication.

Product Manager
2019 – 2021   **PayU Finance**, Gurugram, HR

➢ Launched Digital Collection Platform hosted on Salesforce Cloud to manage AUM of 513 Cr
➢ Innovated Pay in EMI options for Buy Now Pay Later spends.Introduced statement balance conversion to EMIs for enhanced customer flexibility.
➢ Improved payments collection by optimizing Payment Gateway integration. Led experiments to enabled various instruments to achieve 78% success rate.
➢ SKIP Tracing via Data Analytics: Applied skip tracing for delinquent customer location, enhancing contact ability.
➢ Worked on streamlining the Post Loan Disbursement processes: Foreclosure, Settlement, etc. to ensure hassle free experience for customers.
➢ Led moratorium compliance during RBI's Covid-19 Relief Plan. Ensured the system get complied to the changing regulation.
➢ Ensured Business Continuity: Enabled remote work for Telecalling Agents, boosting collections duing Covid time.
➢ Customized Dialer integration, reducing Collection Cost by 32%.
➢ Worked to setup ML Model based communication engine hosted on Salesforce Cloud channels. Retrained the model to optimize collection efficiency.
➢ Oversaw Channel Integration (API) and vendor evaluation.
➢ Led LMS Loan Migration to Nucleus Finnone Neo LMS

Product Manager - EMI Card Portfolio
2017 – 2019   **Bajaj Finserv**, Pune, MH

➢ Bajaj Insta-Card Launch: Developed journey to Instantly activate EMI Card to wallet, enabling multi-product finance and driving 1.12x business growth in the launch month.
➢ Addon EMI Card: Got the capability developed for sourcing of Add-on cards for customer extending credit lines and boosting fee income for business.
➢ Managed requirements and solutions across diverse systems (Salesforce, Sharepoint, FinnOne, etc.).
➢ Slashed CD finance application TAT from 30 to 5 mins for 64% of loans.
➢ Enhanced KYC funnel, reducing TAT to 5 mins.
➢ Optimized systems for Dealer fund disbursement within T+1 days.

INTERNSHIP
2015 – 2016   **Amura Marketing Tech.**, Pune, MH

➢ Performed impact analysis, user requirements and technical documentation
➢ Enabled implementation and performed functional testing and drafted a user-training manual for the product.