Subhobrota Bhattacharya

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Personal Statement

Experienced product manager with 10+ years of expertise across banking, fintech, and technology domains, delivering products from idea to launch. Skilled in translating customer needs into actionable requirements, driving product diversity and fostering seamless cross-functional collaboration. Adept at identifying market trends and opportunities to create innovative solutions. Passionate about capitalising on technology and AI to transform industries and drive sustainable growth.

Skills & Competencies

- **Skills:** Product management, Product Roadmap, Product-led growth, Go to Market, AGILE, SCRUM, Kanban, User research, Market research, Requirements Gathering, PRD (Product Requirement Document), User Journeys, UX (User Experience), UI (User Interface), SDLC (Software Development Life Cycle), PDLC (Product Development Life Cycle), Data analysis, A/B Testing, User engagement, User retention.
- **Domain and Industry Expertise**: Fintech, BFSI, Digital Banking, Consumer Internet, Digital Transformation Strategy, AI
- **PM Tools:** Prototyping using Balsamiq, Figma, Sketch, Invision, and UXPin; Whiteboarding with Mural and Miro.
- **AI Tools:** LLMs (GPT, Claude, Mistral, Gemini, LLaMA, Grok); Tools (GitHub Copilot, Perplexity AI, ChatGPT); AI Agents
- **Project Management & Collaboration:** Jira, Asana, and Trello for project planning and cross-functional coordination.
- **Knowledge Management, Communication & Presentation:** Confluence, Notion, Microsoft Office
- **Analytical Acumen:** Mixpanel, Moengage, Clevertap, Google Analytics, and Hotjar for capturing data and creating funnels; SQL, Tableau, Power BI, and Excel for data analysis and reporting

Career History

ZopSmart Technology | Product Manager | Bengaluru, India   Jun 2022 – Sep 2024
- Modernised Kroger's credit card loyalty platform that achieved 99% enrolment uptime by incorporating an on-cloud serverless design and a strategic outreach programme that maximised engagement.
- Introduced two new fuel rewards schemes linked to private-label credit cards, achieving over 2 million user registrations and generating substantial revenue through enhanced customer retention.
- Developed and launched an API product enabling third-party partners to integrate Kroger rewards into their platforms, allowing customers to earn rewards for their spending.

Thence | Product Consultant | Bengaluru, India   Aug 2021 - Jun 2022
- Spearheaded a UX transformation for Northern Arc Capital's Altifi investment platform, enhancing onboarding processes and achieving a 35% increase in user acquisition by employing design thinking.
- Conceptualised and launched a SaaS-based tool for UI testing automation, positioning it as a scalable future revenue source by reducing testing timeframes by 50% and improving reliability.
- Designed and delivered over 10 proofs of concept for clients such as TITAN and Mahindra, securing long-term engagements and strengthening client partnerships.

KredX | Product Manager | Bengaluru, India   Sept 2020 - Aug 2021
- Developed a risk assessment module, leveraging ML and Optical Character Recognition (OCR), achieving 40% automation in vendor onboarding and improving process efficiency.
- Enhanced the onboarding workflow to reduce turnaround time by 30%, resulting in an increased number of disbursals and improved user experience.
- Launched two new vendor-specific working capital and growth capital products, driving a 25% quarter-over-quarter growth in capital disbursals and expanding the organisation's client base.

Fincare Small Finance Bank | Product Manager | Bengaluru, India   May 2019 - Sept 2020
- Led the design and launch of a banking app in 10 regional languages, achieving a 50% monthly increase in adoption and supporting financial inclusion across India.
- Revamped the app's UX/UI and integrated an AI-powered analytics suite, resulting in a 30% increase in monthly transactions and investments by delivering a more intuitive and engaging user experience.

- Delivered over 20 high-impact projects across the mobile banking and self-service portals, setting an internal record for efficiency and quality of delivery.

HappyPerks | Product Manager | Bengaluru, India   **Mar 2018 - Apr 2019**
- Built a multi-wallet prepaid card system by leading a product team of 10, reducing corporate cash handling by 50% through streamlined digital transactions.
- Developed an intelligent transaction tagging system with auto-debit features using a Java framework and Agile methodologies, significantly improving transaction ease and accuracy.
- Spearheaded the product launch and beta testing by leading the product marketing team, attracting an initial 500 users and building momentum for subsequent user acquisition.

PaisaWapas | Product Marketing Manager | Bengaluru, India   **Mar 2017 - Mar 2018**
- Implemented new features on the PW app and website by collaborating with engineers, designers and the marketing team, driving a 10% monthly growth in user engagement.
- Leveraged performance marketing campaigns to achieve a 35% monthly revenue increase.
- Managed 500+ interns across 100 colleges, launching affiliate marketing initiatives to enhance brand visibility.

Slice | Product Operations Manager | Bengaluru, India   **Mar 2016 - Mar 2017**
- Built a 20-member operations team, focusing on customer insights and risk mitigation, leading to a 50% reduction in 'Nonperforming Assets' (NPAs).
- Developed 'Net Promoter Score' (NPS) and 'Customer Satisfaction' (CSAT) frameworks using Mixpanel. This increased retention by 35% through continuous feedback and service optimisation.

Trex Adventures and Retail | Founder and Head of Operations | Kolkata, India   **Apr 2011 - Jun 2016**
- Managed high-profile trekking expeditions across India, prioritising participant safety and delivering exceptional experiences. This increased the revenue by 45% annually across 4 years.
- Established strategic partnerships to increase the sales of outdoor equipment and clothing by 28% on a quarterly basis, driving market share and customer engagement.
- Launched marketing campaigns that enhanced brand visibility, fostering strong customer loyalty.

Education

Cranfield School of Management | Cranfield, UK | MBA   **Sep 2024 - Sep 2025**
- **Academic Performance:** 68%
- **Awards:** Recipient of Cranfield School of Management Inspiring Leadership scholarship
- **Leadership:** Campus Director for the HULT Competition 2025, organised HULT Local Competition at Cranfield University

ESCP Business School | Turin, Italy | MBA Specialization in Fintech & Innovation   **May 2025 - Jun 2025**
West Bengal University of Technology | Kolkata, India | B. Tech (Electronics & Instrumentation)   **Jul 2010 - Jul 2014**
- **Leadership:** President, Geekonix (Technology Society) for 2013-14, Techno India Salt Lake; Convenor, EDGE 2014, TISL

Licenses & Certifications

- Chartered Manager (Chartered Management Institute): 2025.
- Lean Six Sigma Green Belt in Operations and Project Management (International Lean Six Sigma Institute): 2025.
- Certified in Product Management (UpGrad): March 2018

Interests & Volunteering Activities

- Interests: Trekking, photography, cultural exploration; extensive trekking experience across the Himalayas
- Societies: Former President of Geekonix Technology Society, Techno India; Convener of EDGE 2014 and India's National Techno-Management Festival (2013-2014)
- Volunteering: Actively volunteered with IBSWA (NGO), Kolkata – led fundraising, organised educational supply distributions and coordinated relief camps during natural disasters.