

Contact

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Top Skills

Artificial Intelligence (AI)
AI Product Management
Customer Acquisition

Languages

Hindi (Professional Working)
Punjabi (Elementary)
English (Professional Working)
Marathi (Elementary)
Kashmiri (Elementary)

Certifications

Digital Marketing Certification Program
AMCAT Certified Business Analyst
SQL for Data Science
Engaging in persuasive and credible communication
Blockchain Transformations of Financial Services

Honors-Awards

Winner of National Level Case study Competition
Visa Global Challenge 2016- 19th Place across the globe

Publications

Gravity Powered Floor Lamp

Nishant Pandita

Product and Growth Leader @Kiwi | Generative AI practitioner|
Digital Financial Services | Certified n8n Creator
Mumbai, Maharashtra, India

Summary

FinTech Product Leader | Driving Innovation in Credit & Payments

I am a results-oriented Product Manager with 8+ years of experience in designing, launching, and scaling innovative FinTech products. My expertise lies in building consumer-facing credit, payments, and lending solutions that drive user growth, engagement, and retention.

Key Highlights:

Currently shaping India's first credit-on-UPI app as the Founding Product Manager at Gokiwi, where I scaled card issuance to 150K users in just 6 months with a 95% activation rate.
Successfully led the Buy Now Pay Later (BNPL) initiative at Freecharge, scaling it to 500K users in 12 months, while achieving an industry-leading 96.5% repayment rate.
Pioneered Revenue-Based Financing at Indifi, scaling it to Rs. 50 crore book size with a 0.9% delinquency rate.

What I Do Best:

Solving complex problems at the intersection of finance and technology.
Driving user-centric product strategies that deliver measurable results.
Partnering with cross-functional teams to create seamless customer experiences.

Passionate About:

I'm deeply invested in financial inclusion, leveraging cutting-edge technology to simplify credit and payments for users. Outside work, I'm intrigued by poker, a game that sharpens my strategic thinking, and I believe it mirrors the critical decision-making involved in product leadership.

Experience

Kiwi

Product Lead

January 2023 - Present (3 years 8 months)

Bengaluru

Founding Team member.

- > Leading product strategy and development for India's first credit-on-UPI app, focusing on credit card solutions, onboarding, risk management, and repayments.
- > Achieved 200K card issuances in 12 months with 3 issuing bank and 2 credit bureaus live on the platform (All with deep integration) and with a 95% activation rate and 70% video KYC success rate, outperforming industry standards.
- > Designed a repayment feature that increased in-app repayments to ~50%, driving retention without cashbacks or incentives.
- > Collaborated with compliance and banking partners to ensure alignment across all new products, streamlining user onboarding and ensuring regulatory adherence.

Freecharge

2 years 2 months

Associate Director- Product Management

October 2022 - January 2023 (4 months)

Gurugram, Haryana, India

- > Spearheaded the Buy Now Pay Later (BNPL) and lending initiatives, scaling the product to 500K users in 12 months.
- > Built and implemented platform-level capabilities for repayments, upsell, and cross-sell strategies, enhancing user retention and lifetime value.
- > Designed and launched an end-to-end collections module, improving repayment rates to 96.5%, a benchmark for the industry.
- > Partnered with engineering and design teams to deliver seamless product experiences, ensuring user satisfaction and scalability.

Senior Product Manager

December 2020 - September 2022 (1 year 10 months)

Gurugram, Haryana, India

Leading the efforts of building Freecharge into a complete digital financial services platform.

Major focus on Lending (Buy Now Pay Later and Small Ticket Transaction led Lending Products), Growth assignments and across board initiatives/ Capabilities.

Indifi

Senior Manager

January 2020 - December 2020 (1 year)

Gurugram, Haryana, India

- > Pioneered the launch of Revenue-Based Financing, scaling the product to a Rs. 50 crore book size with a 0.9% delinquency rate, positioning Indifi as a market leader.
- > Developed India's first multi-supplier Payable Finance Product, enabling borrowers to streamline supplier payments and improve cash flow management.
- > Launched the Pharma and Equipment Lending vertical, forming strategic partnerships and unlocking new revenue streams.

Udaan.com

Building Credit

February 2019 - January 2020 (1 year)

Bangalore/Mumbai

I am keenly involved in scaling up the Credit Business at Udaan.com with major work involving tapping into new markets and new categories for exploring the opportunities for Credit. Responsible for driving the seller Credit business for West Zone at Udaan.

Axis Bank

2 years 8 months

Manager- Digital Lending

October 2018 - January 2019 (4 months)

Mumbai, Maharashtra, India

Leading the enterprise sales and strategic alliances and partnerships for Axis Bank Digital Loan Products like Personal Loans and Business Loans. Major work involves finding and growing our key partners in the market for driving our digital loan growth. The work involves key account management as a core piece.

Product Manager- Debit Cards

June 2016 - September 2018 (2 years 4 months)

Mumbai Area, India

- > Launched the Rewards+ Debit Card, now the highest-selling fee-based debit card at Axis Bank.
- > Scaled upsell debit card issuance by 5x, increasing sourcing from 40K to 200K monthly through product-led growth initiatives.
- > Defined and executed product vision, strategy, and roadmaps for fee-based card products, driving revenue growth and customer acquisition.

Vector Insights

Management Intern

July 2015 - March 2016 (9 months)

Mumbai Area, India

Vector Insights is an independent full-service qualitative research agency. The work involved Overall Project Management, Qualitative Data analysis & Research. I worked on Product Concept Testing, Ad Concept Testing, Pre Launch Evaluations and Post Launch Evaluations of Products and Shows for FMCG and Media Clients.

I Received Letter of Recommendation from the Director of Vector Insights.

I had taken a one month break during the internship for my MBA exams.

IMS Health

Social Media Analytics Intern

May 2015 - June 2015 (2 months)

- The project involved Social media analysis for companies in healthcare sector.
- Analysis of brand sentiment and perception of online users, adverse events/ Side effects reporting Analysis, Key Social Advocates and influencer's research, analysis and profiling.
- Also worked on Campaign Measurement and competitor Analysis.

Procter & Gamble

Virtual Marketing Intern For Ambipur

March 2015 - June 2015 (4 months)

This is a virtual internship of P&G which includes first learning all the concepts of marketing and then applying the same to achieve more and more sale of the product.

Zocalo.in

Social Media Associate

February 2015 - March 2015 (2 months)

I worked on developing the social media strategy and increasing the reach of the startup. I was also involved in content feedback for the expansion of the company in Mumbai. The platforms i worked on were Facebook, Twitter, Instagram.

Bajaj Auto Ltd

Project Trainee

July 2013 - April 2014 (10 months)

I worked on the project of Value Stream Mapping for 4 stroke Cylinder head manufacturing Process. Tired to divide the whole process into Value added activity and Non Value added activity. Then tried to reduce the Non Value added activity to reduce the lead time of Manufacturing.

Tata Technologies

TRAINEE-READY ENGINEER PROGRAM

February 2013 - May 2013 (4 months)

PUNE

This program was aimed at training students on Catia and design process. Was also given training on aesthetics and ergonomics of design.

SUDHIR GENSETS LIMITED

TRAINEE

June 2012 - July 2012 (2 months)

I was trained on how the whole manufacturing and assembling process of Gensets takes place. Was also given brief training on Assembly line functioning.

Education

Welingkar Institute of Management

Master of Business Administration (M.B.A.), Marketing · (2014 - 2016)

100x Engineers

Generative AI Wizard – 100x Engineers, Artificial Intelligence · (January 2025 - August 2025)

GrowthX®

GX 23 Cohort, Product and Growth · (December 2024 - January 2025)

P.V.G'S C.O.E.T

