

GURPREET SINGH

Senior Product Manager | Fintech, Lending Platforms, Data & AI

New Delhi, India | Open to Opportunities Across India

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PROFILE

Senior Product Manager with 8+ years across product, analytics and operations, combining deep lending-platform ownership with hands-on data and technical capability. Sole Product Owner for a regulated NBFC's Micro-LAP LOS across 162 branches and ~1,200 users, leading discovery, prioritization, engineering delivery and post-launch outcomes. Experienced across LOS, underwriting, risk, KYC/AML, mobile workflows, APIs, SQL, MongoDB, Python and AI-assisted product development, with earlier ML and analytics experience at CARS24, Stanza Living and Zomato.

CORE SKILLS

Product: Product strategy & prioritization, discovery, PRDs, user journeys, backlog ownership, Jira, sprint planning, UAT, release management, stakeholder alignment, post-launch evaluation

Domain: Digital lending, LOS, underwriting workflows, credit/risk, KYC/AML, mandates, disbursement, field/mobile workflows

Data & Technical: SQL, MongoDB, Python, R, Excel, Power BI, DAX, Postman, APIs, Pandas, AWS EC2, Redshift, Hevo, Looker

AI & Prototyping: XGBoost, IV/WOE, model lift analysis, AI-assisted prototyping with Claude & Cursor, OCR, call transcription/summarization, AI/ML product collaboration

EXPERIENCE

Capri Global Capital Ltd. | Senior Product Manager - Micro-LAP

Jul 2026 - Present

Career progression: Product Analyst (Dec 2024-Sep 2025) -> Product Manager (Sep 2025-Jul 2026) -> Senior Product Manager (Jul 2026-Present).

- Sole Product Owner for the end-to-end Micro-LAP LOS after login through disbursement, supporting 162 branches, ~1,200 LOS users and ~₹40 Cr monthly disbursement; ~150 applications enter the journey daily.
- Reduced average login-to-disbursement TAT from ~10-12 days to ~7-8 days through workflow simplification and targeted product changes across underwriting, PD, legal, technical, approval, mandate and disbursement stages.
- Own a mostly dedicated cross-functional squad of ~5 engineers and 3 QA from a functional-delivery perspective: maintain a 20-30 item Jira backlog, write stories and acceptance criteria, prioritize work, lead grooming/sprint ceremonies, UAT and weekly production release scope.
- Redesigned the Android/iOS PD app journey for ~600 field users, consolidating submission and pushbacks into mobile; enabled 100% of the Sales PD journey to be completed without web LOS and reduced the Sales PD process from ~8-9 hours to ~3-4 hours.
- Built the live Risk Panel concept from an MD review problem statement, prototyped the experience with AI-assisted tools, aligned Business/leadership and drove it to production; now mandatory for ~89-90 underwriting users and ~80-90 cases/day.
- Building pre-disbursement Risk-QC: 100% of cases from high-delinquency Stone/Bronze branches plus 10% from other branches are routed for targeted risk review before disbursement, designed to reduce downstream delinquency.
- Challenged a proposed 24-hour PD1-to-PD2 control and reframed it to allow PD2 six hours after PD1's last-photo timestamp, preserving the control intent while limiting TAT impact; change is live.
- Owned functional/API requirements and testing for TrackWizz AML integration, including request/response mapping, UI presentation and deviation logic for AML matches; also worked on UPI AutoPay mandates and pennyless bank-account verification.
- Introduced OCR-assisted KYC data capture for documents such as Aadhaar/PAN/passport/DL, saving ~2-3 minutes per document, and partnered with Data Science on an in-progress risk-scoring product using bureau, geography, income, property and PD-transcript signals.
- Built ~10 Python/SQL/Pandas reporting systems scheduled on AWS EC2 for product/adoption visibility, reaching 200+ recurring recipients across leadership, Business, branches and Product/Tech.
- Previously owned selected Collections products: improved a live-tracking dashboard used by ~150 managers to monitor ~7,500 field agents; launched Future Visit Schedule for ~1,100 Collections users; and created a Collections Funnel dashboard used by ~50-60 leaders.
- Recognition: 2x Spot Awards and 2x Best PM awards.

CARS24 | Manager - Product & Growth Analytics**Aug 2023 - Dec 2024**

- Built an appointment-propensity model independently in Python using IV/WOE feature selection and XGBoost on a ~70M-customer database; validated with lift, with the top propensity cohort delivering ~1.5x lift.
- Ran the model weekly for ~1.5 years to create 5M+ customer targeting cohorts, personally writing SQL and defining channel allocation by propensity; Marketing/CRM teams executed campaigns across WhatsApp, RCS/SMS and IVR.
- Tracked cohort performance through appointment/inspection and eventual car-sale conversion, along with ASP and cost per appointment; high-propensity cohorts consistently showed stronger economics and were prioritized for higher-value channels.
- Presented propensity-model and cohort performance to CEO, CMO and management; approximately 1,800 customers/month from these cohorts ultimately sold cars to CARS24.

Stanza Living | Assistant Manager - Product Analytics & CRM**Feb 2021 - Aug 2023**

- Personally built and regularly monitored a Power BI funnel covering Website Lead -> Inside Sales -> Pre-booking -> Final Booking, defining most KPIs/calculation logic with SQL + DAX and regional performance views used across ~50 Power BI accounts by CEO/VP/AVP and regional leadership.
- Redesigned Zoho CRM workflows for ~45 Inside Sales users, replacing lengthy linear data capture with dynamic conditional flows and automatic follow-up scheduling; reduced clicks/time per lead and addressed missed follow-ups.
- Configured and managed Hevo pipelines from MySQL and MongoDB into Amazon Redshift; independently identified unnecessary ingestion/events and eliminated them, saving approximately ₹21 lakh annually.
- Analyzed the website payment funnel and proposed reducing pre-booking payment from ₹2,000 to ₹1,000 after identifying payment-stage drop-off; rollout increased pre-booking leads and improved final bookings.
- Built a Python integration using Zoho APIs to extract CRM data and push it to AWS; also supported analytics/reporting across Redshift, Looker, Power BI, SQL and Google Sheets.
- Served as a go-to mentor for ~15-18 Data Analysts on data sources and validation, and trained new Inside Sales users on the Zoho CRM workflow.

Zomato | Data Analyst**Oct 2017 - Jan 2021**

- Analyzed 12 months of Chat-to-Order support data using advanced SQL and identified that 50%+ of chats were order-status queries; proposed a self-service solution to Product, after which support contact rate fell from ~13-14% to ~6.5% and the dedicated agent base reduced from ~800 to ~350-400.
- Analyzed ~2.5M lapsed users using R + SQL, personally defined segmentation/filtering and reactivation ideas; ~300K-400K customers were targeted and ~120K returned to place an order.
- Sole owner of monthly billing validation across four outsourced support sites covering ~850 agents and ~₹6-7 Cr/month; built SQL + Excel reconciliation, identified discrepancies such as overstated login hours and drove vendor-side invoice corrections.
- Provided recurring SQL + Excel operational analysis and reporting for teams working on a platform processing roughly 1M orders per day, combining requested reporting with deeper problem analysis when needed.

EDUCATION

Bachelor of Commerce | Delhi University | 2017