Dhruvi Bharat Chauhan | PGP-Business Leadership

Indian Institute of Management, Kozhikode – Co ‘27

bl26dhruvi@iimk.ac.in | M: +91 9930629455

LinkedIn: linkedin.com/in/dhruvi-chauhan-574667128 | Portfolio: dhruvichauhan.com

Profile Highlights

Senior Product Manager with 6+ years of experience building and scaling AI-powered, FinTech, and eCommerce products across B2B and B2C markets. Proven track record of turning ambiguous, cross-functional challenges into products that drive retention, revenue, and adoption at scale, including scaling quarterly recurring revenue to ₹12 Cr, achieving 30%+ acquisition growth, and delivering solutions serving 100K+ retailers. Built and led agentic AI assistants, financial inclusion platforms, and loyalty ecosystems, owning the full product lifecycle from strategy and discovery through GTM, launch, and continuous optimization, delivering outcomes including 60% retention uplift and ₹50 Cr+ in yearly business impact across GTV, GMV, and revenue. Recognized for combining data-driven decision-making with strong execution, translating complex business challenges into scalable product roadmaps, and leveraging Generative AI and Agentic AI to build intelligent financial and commerce experiences.

Professional Experience — 80 Months

Senior Product Manager, PayNearby (Nearby Technologies Pvt. Ltd.) — Nov’21 – Mar ‘26

E-commerce & Financial Inclusion Initiatives

- Scaled PayNearby's eCommerce marketplace by 4×, from ₹3 Cr to ₹12 Cr in quarterly recurring revenue, by defining product strategy, roadmap, and GTM across Affiliate Commerce, Seller Experience, B2B2C Marketplace, and Bulk Buying.
- Increased marketplace adoption to 100K+ retailers by identifying customer pain points through retailer research, launching a Remote Cart Addition feature for sales-assisted ordering, and driving cross-functional execution against quarterly OKRs.
- Generated **₹26 Lakh GMV and 30K+ orders** in the first quarter by launching an industry-first ONDC Seller Plugin Marketplace across Tier-2/3 markets, owning transaction journeys, settlement architecture, and support operations with the ONDC team
- Owned product strategy and launch of Digital Naari, a financial inclusion and commerce platform designed to create sustainable earning opportunities for women entrepreneurs; scaled adoption to **25K+ users** and generated **₹2 Cr+ quarterly GTV** through digital commerce and financial services engagement.
- Directed 3 cross-functional product squads (24+ members) serving **100K+ retailers and 1M+ customers**, driving product strategy, roadmap execution, GTM, and delivery across eCommerce, ONDC, CRM, Loyalty, AI-powered solutions, and Financial Services platforms while mentoring Associate Product Managers.

Loyalty, Retention & Growth

- Accelerated acquisition by **30%**, improved retention by **60%**, and increased repeat transactions by **64%** across 20K+ users by owning the referral and loyalty product roadmap, leveraging experimentation, A/B testing, CRM personalization, and lifecycle engagement strategies.
- Grew **DAU/MAU by 52%** through behavioral analytics, funnel optimization, and cohort-based experimentation, transforming user insights into product improvements that enhanced activation, engagement, and retention.

AI & Digital Innovation

- Improved self-service resolution by **38%** by conceptualizing and launching Saathi, a multilingual voice-assisted AI financial assistant (RAG + LLM) serving **5K+** MAUs and handling **6K+** monthly queries, enabling customers to resolve issues independently.
- Increased **NPS from 3.9 to 4.2**, automated resolution of 75% of inbound support tickets, and improved AI answer accuracy by 48% by defining the product roadmap for AI support automation and continuous quality optimization.

Program Manager, Fynd (Shopsense Retail Technologies) — Jul’21 – Nov’21

- Reduced refund **turnaround time by 36%**, **manual processing effort by 47%**, and payment-related **support tickets by 40%** by leading the development of an approval-based Refund Engine and redesigning payment workflows, improving customer experience and operational efficiency across JioMart's ecosystem.

Business Analyst, Neebal Technologies Pvt Ltd — Dec’19 – July’21

- Generated **₹1 Cr+ ARR** by launching Subsidex, a multi-tenant Agri-FinTech SaaS platform that automated fertilizer subsidy reconciliation for enterprises.
- Enhanced **demand and supply visibility by 40%+** by building a distributor intelligence platform for Bacardi's largest private and government distributors.
- Delivered 50+ product initiatives by aligning executives, clients, and cross-functional teams to prioritize roadmaps and accelerate business outcomes.

Financial Analyst, TresVista Financial Services Pvt Ltd — Aug’19 – Dec’19

- Supported a private-equity client's investment decisions through market research and analysis of historical operational and financial performance.

Education

Course	Institute	Year
MBA	Indian Institute of Management, Kozhikode	2026-2027
B.Tech (ENTC)	K. J. Somaiya College of Engineering, Mumbai	2015-2019

Skills and Certifications

- **Product & Growth:** Product Strategy & Vision, Product Discovery, Roadmapping & Prioritization, Go-to-Market (GTM), Product-Led Growth (PLG), Experimentation & A/B Testing, Funnel & Cohort Analysis, Product Analytics, Retention & Monetization, OKRs & Success Metrics
- **AI & Emerging Tech:** Generative AI, Agentic AI, Conversational AI, AI Product Development, Large Language Model (LLM) Applications, Retrieval-Augmented Generation (RAG), Prompt Engineering, AI Workflow Automation, API Integrations
- **Domains:** FinTech, Payments, Digital Commerce & Marketplaces, ONDC, MarTech, CRM, Loyalty & Rewards, B2B / B2C / B2B2C, Seller Experience
- **Tools:** SQL, JIRA, CleverTap, Metabase, Google Analytics (GA4), Figma, Miro, Notion, Claude Code, Cursor, GitHub Copilot
- **Certifications:** Professional Scrum Master I (PSM-I, Scrum.org), Google Project Management, ONDC Certificate of Excellence, IT Project Management (ISB)

Extra-Curriculars Highlights

- Built a gamified, Generative-AI-powered psychometric assessment using **Claude Code** to enhance Organizational Behavior evaluations.
- **Best Performer Award (2x):** Recognized among 800+ employees for leading strategic product innovations, including ONDC and Marketplace launches.
- Led **150+ volunteers** to impact **450+ underprivileged students** through mentorship and fundraising initiatives at U&I.
- Secured **20+ sponsorships, engaged 5,000+ alumni,** and delivered flagship campus events as Cultural Secretary & Alumni Cell Head, KJSCE.
- Led 50+ employee engagement initiatives for 350+ employees as part of PayNearby's Cultural Committee.
- Organized 2 industry interactions and 1 Toastmasters event as an Elected Member, Leadership & Entrepreneurship Circle, IIM Kozhikode.