



SENIOR PRODUCT MANAGER

ZestMoney is the largest and fastest growing digital lending platform in India that provides consumers with direct access to loans through a fast, convenient and transparent experience. ZestMoney has built a platform to drive financial inclusion by meaningfully improving the lives of more than 300 million households who currently have no access to credit cards or any other formal financing options because of insufficient credit history.

ZestMoney is India's first completely automated lending platform designed for underserved consumers. It enables lenders to reach a wider market by using an algorithmic credit-underwriting model to power lending decisions based on alternative data sources. It offers configurable digital products, instant approval, and the best user experience in the market (NPS of 73).

Accurate risk decisioning, risk-based pricing, technology-driven collections combined with low acquisition costs has resulted in very attractive unit economics. ZestMoney uses a B2B2C model for distribution, working with partners to solve the affordability challenge in India. Retailers from Amazon to Xiaomi work with ZestMoney to upsell, boost conversion and grow their market size. ZestMoney is the largest Cardless EMI partner Flipkart, Amazon and Xiaomi in India.

ZestMoney has over 5 million registered users and loan disbursements grew over 6X in 2017. Our user base is seeing a phenomenal rise from tier 2/3 cities of India who aspire to own latest products easily and quickly. ZestMoney not only expands access to loans, but it allows consumers to build a credit history that can help broaden their access to future financial products.

Founded by a team with more than 40 years of combined experience in global financial technology. Ashish, Priya and Lizzie, (Female Fintech Leader of the year) have deep expertise in creating financial products that cater to masses.

Roles and Responsibilities

You would be leading a very pivotal role within the product function of ZestMoney where you would be responsible for all the ongoing and new product related initiatives for our partners. You would be the owner of the POD (team of PM, engineers and QA) of the partner business domain.

Below is the spectrum of your roles and responsibilities.

- You would be working in tandem with the Business Development team to identify suitable product solutioning needed for our partners while leveraging our internal capabilities. This would involve a lot of product innovation and out of the box thinking.
- This is a client facing role and you would be the product point of contact for our key merchant partners.
- You would be the owner of the partner business domain and would lead a team of PM, engineers, QA and would be responsible for the business and engineering KPIs for that business domain.
- You would be responsible for all the portfolio of products and any strategic building blocks needed to drive the business domain.
- You would be responsible for management and execution of projects across pods



- You would be championing the merchant servicing initiatives to ensure the merchants are active channels for customer acquisition. This would involve building and maintaining a suite of products for servicing the merchant.
- You would be building self-service products to integrate with small and medium sized merchants at scale.
- You would be responsible for the hiring, growth and development of your pod.

Key skills, knowledge & experience required

- 6+ years of experience in product management with a successful track record in a product leadership role
- Extensive experience in building innovative digital products from concept to launch, experience in FinTech a plus
- Outstanding sense and strong curiosity for business opportunities, as well as the ability to develop them both strategically and operationally
- A team player with proven experience in building and leading performance-oriented teams
- Flexible mindset, result-oriented working style and determination to have a successful career in an entrepreneurial environment
- You are a good at communicating with a spectrum of stakeholders, both internal and external
- Comfort with ambiguity and delivery at speed. You need to have the art of balancing a product solutioning with time to market
- University degree, preferably from a top university or business/Tech school

To succeed and lead at Zest, you will need

- Ability to operate and communicate with every business unit and level of hierarchy
- High levels of energy and enthusiasm for all that you do
- Be someone who does not take “no” for an answer and pushes for continuous innovation and evolution
- Have extremely high standards in everything you do – you will be required to keep raising the bar
- Ability to think big and to inspire a vision in others
- Kindness, warmth and a positive, optimistic attitude

And, what do you get in return?

- Opportunity to be part of one of the most exciting consumer growth stories in the world
- One of the best funded and most far advanced companies in the space (investors are leading global VCs)
- We will teach you all you need to know about “Fintech”
- Endless amounts of learning and development – formal and informal
- Ability to work with some of the best, nicest and most passionate people in the digital lending industry – from all over the world
- Founders with the right vision and motivation to make this a success story
- Freedom to work how you like (we do not do ‘facetime’)
- A culture of trust and honesty – we will not second guess you
- A flat structure with minimal politics or hierarchy
- Recognition and respect for your work
- Market beating compensation and Equity ownership for the best candidate
- Lunch, great healthcare, decent coffee and a nice office.