



SENIOR MANAGER – GROWTH

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

As a Growth Lead, you will be at the "front line" of partner engagement, acquisition and strategic initiatives. You will work closely with our existing and prospective partners, to establish long lasting relationships based on trust & transparency, while delivering tangible value through our product portfolio. As we are operating in multiple online and offline categories varying from shopping, travel, healthcare, education etc, growth leads will be working with internal and external partner cross-functional teams to enable business growth

The Growth Lead at Zest will be:

- Continuously research & explore new business opportunities and finding new & existing partners.
- Bring product and market feedback back into the organization to identify opportunities and recommend solutions including new product opportunities, product enhancements, channel mix and go-to-market strategies.
- Collaborate with cross-functional partners (e.g., Risk, Marketing, Product, Operations, Analytics) to ensure successful development and deployment of new products
- lead strategic programs and implementation of new business development initiatives which can involve building new capabilities in the organization
- Lead growth marketing campaign with business partners and internal marketing teams for accelerating growth in respective accounts.



Key skills, knowledge & experience required

- 6-12 years of experience, in Business Development, Category management, Product/Program management in tech industry.
- Excellent communication skills, both written and verbal, with ability to partner and influence across functions and levels
- A structured approach to problem solving and leading complex cross-functional projects
- Self-starter with an analytical orientation; skilled at balancing between short-term needs and long-term investments; thrives on change and comfortable with ambiguity; collaborative, process-driven, and decisive workstyle
- Prior experience with complex technology implementations
- High degree of proficiency in quantitative analyses, influencing with data (e.g., funnel, cohorts, benchmarks), building business cases, and communicating data-driven insights to analytical and non-analytical audiences
- “Do-er” in attitude and actions. A fast learner, who isn’t scared to ask questions and doesn’t just accept status quo
- To succeed in the role, you will need to be self-driven, well-organized, commercially savvy, inspiring communicator, flexible and results driven, ideally with B2B working experience in the FinTech industry.
- Experience with Salesforce, and BI tools (e.g., Tableau) is a plus

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, great coffee and a nice office.