

NANDINI CHAUDHARY

PRODUCT MANAGER

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SUMMARY

Product manager building India-facing digital lending and KYC infrastructure at TrustPaisa (a Fingular company), a platform disbursing ~**100,000 loans/month**. Strong on BRD/PRD authoring, vendor negotiation, and regulatory product work — DPDP, TRAI, and RBI digital-lending guidelines. Research-first: turns customer interviews and funnel data into shipped, measurable product decisions.

EXPERIENCE

TRUSTPAISA (a Fingular company) Dec 2025 – Present

Associate Product Manager

- Authored BRDs for CKYC, the PhonePe payment gateway, and a DPDP-compliant Consent Management System — owning requirements end-to-end through user-journey mapping, DPO coordination, and Risk/Tech/Compliance alignment.
- Owned vendor evaluation and commercials across payments, KYC, communication, and embedded insurance — negotiating DigiLocker from INR 0.70 to INR 0.50 per check (**28% cost reduction**) via parallel benchmarking of six vendors.
- Coordinated the Adani One × TrustPaisa KYC integration, defining mobile/email-based offer surfacing and KYC-nudge campaigns for pre-approved users at airport touchpoints.
- Led competitive analysis of **17+** direct lending competitors and proposed a revised onboarding flow to lift loan-application conversion, prioritising roadmap trade-offs with customer insight and funnel data.
- Led drop-off research into loan-application abandonment — shipped an in-app exit questionnaire capturing the top drop-off reasons and designed dialer-based customer interviews to quantify them by segment.

HIRELYST — Cybersecurity Hiring Platform Jul 2024 – Nov 2025

Product Manager

- Led end-to-end MVP development for a CTF-based cybersecurity talent-assessment platform — product vision, roadmap, and go-to-market for hackathon-style hiring.
- Drove assessment-led hiring outcomes: **40%** faster time-to-hire, **60%** less hiring bias, and **45%** higher candidate engagement.
- Owned product metrics and analytics, implementing assessment frameworks with performance dashboards.

GRG HEALTHCARE Jan 2024 – Jun 2024

Market Research Analyst

- Conducted market analysis and user research, synthesising insights into product strategy and competitive-positioning decisions.
- Built data-driven frameworks for market-opportunity assessment and customer segmentation, supporting product ideation and feasibility analysis.

KEY PROJECTS

- **Video KYC BRD:** automated 12-month Re-KYC with SMS/WhatsApp verification journeys and a back-office compliance dashboard.
- **Platform cost report:** provider-level cost mapping across KYC, communication, risk, and transaction services, feeding a Power BI dashboard.
- **TRAI DLT compliance:** SMS variable tagging and category migration ahead of the regulator’s blocking deadline.
- **Communication-pause:** holistic outbound pause across calls, SMS, email, and WhatsApp for distressed customers.

SKILLS

Product: BRD/PRD authoring, discovery & user research, roadmapping & prioritisation, MVP delivery, Agile/Scrum, vendor management, go-to-market

Fintech: Lending, KYC/CKYC, DigiLocker, DPDP & consent management, Payments (UPI, AutoPay, e-mandate), Embedded insurance, RBI digital-lending guidelines, TRAI

AI Product: Agentic AI applications, prompt engineering, AI product lifecycle, model evaluation

Data & Analytics: A/B testing, funnel analysis, SQL, metrics & KPI definition, Power BI, Google Analytics

Tools: Jira, Confluence, Figma, Lucidchart, Notion, Mattermost

EDUCATION

Product Management with Generative & Agentic AI — BITS School of Management 2026 (ongoing)

M.Tech, Bioinformatics — Amity University, CGPA 9.33/10 2024

B.Tech, Biotechnology — Amity University, CGPA 8.32/10 2021

ACHIEVEMENTS

- Negotiated recurring per-transaction savings across DigiLocker, SMS, and payment-gateway commercials at TrustPaisa.
- 2nd place, Asian Regional Conference — innovative biotechnology solutions.