Hardi Jain

Product Manager | AI Products | SaaS | Customer Experience
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SUMMARY

Product Manager with **10+ years of experience** across product, fund operations and audit, including 3 in product at PayU owning Payment Links, Web Checkout and SDK, plus two live AI products I have built and shipped on my own. At PayU: **+7pp transaction success** from bot detection, **+12% conversion** from partial payments, **15% less engineering dependency** from a merchant self-serve platform. Chartered Accountant; before product, spent 5 years at JPMorgan Chase, KPMG, PwC and Kotak automating reconciliation and reporting workflows.

CORE SKILLS

Product: Product Strategy, Product Discovery, User Research, Roadmapping, Prioritisation, Journey Mapping, Wireframing & Prototyping, OKRs
AI Products: LLM App Prototyping, Vision-based Extraction (Gemini), Spec-driven Building with AI Coding Agents, Human-in-the-loop Review, Multi-provider LLM Fallback, Multilingual Output Testing
Execution & Data: Agile & Scrum, Stakeholder Management, Funnel & Conversion Analysis, Process Automation, SQL, Tableau, Google Analytics, Excel
Tools: Figma, Balsamiq, Jira, Confluence, Google AI Studio, Claude, Vercel, GitHub

EXPERIENCE

Associate Product Manager – Platform & Payments | PayU **May 2023 – Feb 2026 (2 yrs 10 months)**

Owned Payment Links, Web Checkout and SDK.

Customer Experience (B2C)

- **Raised Successful Transaction Rate from 60% to 67% (+7pp) within one month** by isolating ~500 bot-driven transactions through merchant, industry and source-level analysis, then choosing bot detection over CAPTCHA to keep checkout friction low.
- **Released partial payments (instalments),** lifting transaction completion by 8% and conversion by 12% in key segments.
- **Increased customer retention by 15%** through personalised offers and behavioural targeting across key customer journeys.
- **Introduced Down Payment + EMI for transactions above ₹50K,** giving high-value buyers more flexibility and adding 4% conversion.
- **Led platform standardisation of 200+ components,** cutting UX inconsistencies by 30% across Web and SDK.
- **Launched compliance-driven payment flows (SEBI, PACB-LRS),** balancing regulatory requirements with a usable checkout.

Merchant Experience (B2B)

- **Built a merchant self-serve platform,** reducing onboarding time by 20% and engineering dependency by 15%.
- **Cut support tickets by 40% (500 → 300/month)** by tracing root causes and launching role-based access controls.
- **Freed 12 engineering weeks per quarter** by spotting repeat requests and replacing them with low-code modular solutions.
- **Improved engineering velocity by 40% across 16 squads** through Jira governance and aligned sprint structure.

Specialist | JPMorgan Chase & Co. **Jan 2022 – Jul 2022 (6 months)**

- **Cut fund-processing cycle from 2 business days to under 4 hours across ~100 funds** by finding repeatable calculation and reconciliation rules, scoping automation requirements and validating an end-to-end Alteryx workflow with Tech.
- **Reduced NAV reporting errors from 30% to 10% and processing effort by 75%** by standardising calculation and validation rules and removing manual steps.

Senior Associate | KPMG **Nov 2020 – Dec 2021 (1 yr 2 month)**

- **Reduced audit cycle time by 40–50% across 50 client engagements and 150+ auditors** by defining business rules, validation logic and automation requirements for repeatable reconciliation work, while keeping human review for complex exceptions.

Associate | PwC **Mar 2018 – Aug 2020 (2 yrs 6 months)**

- **Analysed financial performance for 10+ enterprise clients a year,** tracing revenue, cost and transaction data back to business drivers and risks.

Manager | Kotak Mahindra Bank **Mar 2017 – Feb 2018 (1 yr 2 months)**

- **Identified control gaps across 100K+ transactions** through treasury and tax compliance audits across multiple product lines, and recommended fixes to leadership.

Intern | **Borkar & Mazumdar** **Feb 2011 – Jan 2014 (3 yrs)**

- Tested internal controls, SOPs and financial statements across statutory audits.

PROJECT

Pantry Vault AI – vegetarian pantry and recipe web app · Live

- **Designed around the reason pantry apps get abandoned:** manual updates go stale and every feature built on the inventory breaks. Bill and Zepto/Blinkit order screenshots now fill in items, quantities and use-by dates in one step.
- **Took it from prototype to production solo:** a Google AI Studio prototype (React, 8 tabs) in one afternoon, then a live Vercel app with per-household data isolation, email sign-in and a 30-request/day AI cap, built by writing plain-English specs for an AI coding agent (Claude) and testing every release.
- **Shipped a 4-step loop:** bill scan → expiry-sorted pantry → vegetarian recipes from chosen items (Jain and vegan rules, Hindi voice input) → WhatsApp low-stock alerts to family or household staff.
- **Made the risk calls:** cut AI nutrition verdicts for conditions like diabetes because wrong health advice could hurt someone; added review-before-save on every scan; rotated across Google, Groq and OpenRouter free tiers to survive rate limits at zero AI cost. Primary metric: users still updating their pantry after week one; 10–20 household beta next.

Med-Voice – prescription label read aloud for seniors · Live

- **Went after the label, not the reminder:** only 40–60% of older adults in India follow medication instructions correctly, largely because labels are small, clinical and in an unfamiliar language.
- **Built a photo-in, audio-out flow:** Gemini vision reads the medicine and dose, rewrites the instruction in plain language, splits doses into meal times and speaks them in 11 languages including Hindi, Tamil and Bengali, with voice reminders that lead with safety warnings.
- **Hardened it for real use:** moved label reading into a serverless function, built a repeatable test suite across all 11 languages, and labelled sample output as not real when the AI is down. Core metric: weekly doses taken after accurate guidance; testing with seniors and caregivers next.

EDUCATION

MBA – Liverpool Business School	Oct 2023
PG in Management – IMT Ghaziabad	Mar 2023
Chartered Accountant – ICAI	Jan 2017