

ABHIJIT SIDDABUTHUNI

Director of Product | FinTech Lending & AI-Enabled Systems | P&L Ownership
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PROFESSIONAL SUMMARY

FinTech product leader with 8+ years building and scaling regulated lending products, AI-enabled financial systems, and finance-linked workflows. Currently Director of Product at Vivifi, an RBI-regulated NBFC, accountable for product strategy, KPIs, and P&L across a diversified lending portfolio. Drove a 10x portfolio expansion from ₹75Cr to ₹750Cr AUM and shipped AI products spanning compliance automation, ML-driven decisioning, and bank statement analysis. Works in a continuous-discovery, outcomes-over-output mode, turning ambiguous business problems into validated bets through user research, experimentation, and cross-functional delivery. Owns products end to end, from board-level narrative to acceptance criteria and release, in audit-intensive environments.

CORE COMPETENCIES

Product Strategy & Vision | Roadmap Prioritization | Product Operating Model | Outcomes Over Output
P&L Ownership | Value & Viability | Unit Economics | KPI Definition & Measurement
Continuous Discovery | User Research | Competitive Analysis | Hypothesis Testing & Experimentation
Empowered Cross-Functional Teams | Stakeholder Influence | Executive & Regulator Communication
AI/ML Product Development | LLM & RAG Workflows | Decisioning & Underwriting Automation
Regulated Financial Systems | RBI Compliance & Audit | Lending Platforms (LOS/LMS/DLA) | SQL, Tableau, Power BI, Jira

PROFESSIONAL EXPERIENCE

Vivifi India Finance Pvt. Ltd. — Director of Product 2022 – Present

Hyderabad, India | Senior Product Manager (2022–23), promoted to Director of Product (2023–Present)

- Own **product strategy and P&L** for Vivifi's diversification beyond unsecured personal lending, building business-lending products across small businesses, entrepreneurs, and gig workers that generated **~₹50Cr in cumulative disburseals**.
- Drove the roadmap, conversion mechanics, and retention loops behind a **10x portfolio expansion from ₹75Cr to ₹750Cr AUM**, prioritizing the bets that moved book size and unit economics.
- Set and tracked **product KPIs** across funnel conversion, PAR 90, collection efficiency, and disbursement velocity, **reprioritizing the roadmap on outcome data** rather than shipping to plan.
- Ran **continuous discovery** with credit, operations, collections, and lender stakeholders, converting ambiguous business problems into validated product bets through user research and hypothesis testing.
- Architected an **ML-driven decisioning engine** using transaction analysis, fraud-pattern detection, and rule-based risk logic to underwrite thin-file and alternate-data borrowers, cutting **credit decision time by 50%**.
- Built an **AI-powered compliance assistant** that interprets regulatory policy, generates evidence trails, and lets internal teams self-serve audit prep, compressing audit-readiness from **60 days to 30**.
- Rebuilt loan closure, foreclosure, reconciliation, and NOC issuance into a digitized workflow, taking **99% of closures self-service** and cutting turnaround from **3 days to under 1 hour** across ~10,000 monthly requests.
- Led a **50+ member cross-functional team** spanning engineering, data science, AI, analytics, design, QA, and partner operations, running the full cycle from PRD and backlog to UAT and release.
- Served as primary product and systems lead across **50+ lender diligences**, recurring reviews, and **multiple RBI audits**, owning product walkthroughs, control documentation, and regulator-facing narratives.

TekFriday Processing Solutions Pvt. Ltd. — Senior Product Manager

2020 – 2022

Hyderabad, India

- Launched India's first Scan & Pay with credit, powering **1M+ real-time UPI QR credit transactions** at merchant point of sale.
- Designed unified LOS, LMS, and digital lending app architecture that **cut go-to-market cycles by 40%** and enabled faster product iteration.
- Implemented event tracking and funnel analysis that **lifted application completion 25%** across core digital lending journeys.

Amazon — Product Marketing Manager (Intern)

2019

Bengaluru, India

- Analyzed **50M+ customer journeys** with SQL to identify premium buyer segments, driving **₹1Cr+ in sales within 30 days** through targeted placement.
- Identified three PDP placement opportunities generating **200,000+ qualified leads**.

Tata Consultancy Services — IT Procurement Lead

2015 – 2018

Bengaluru, India

- Managed **\$5M+ in annual IT spend** and built a vendor-management and SOP framework that **cut SLA breaches 40%**.
- Led a team of 8 procurement specialists across vendors, business units, and Middle East operations.

SELECTED AI & AUTOMATION INITIATIVES

- **Bank Statement Analyzer:** automated income, FOIR, and risk-signal extraction from statements, saving 400+ operations hours monthly.
- **Settlement Engine:** rule-driven workflow with threshold guardrails and automated NOC issuance, improving recovery value 3x over two years.
- **APR & Schedule Validation Tools:** self-serve compliance tooling adopted across 8+ functions to standardize loan-structure validation.

EDUCATION

Indian Institute of Management (IIM) Calcutta — MBA

2018 – 2020

VNR VJIET — B.Tech, Mechanical Engineering

2011 – 2015

CERTIFICATION

100xEngineers Cohort 5, Generative AI Master Certification (2026)