

Saksham Agrawal

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Executive Summary

Product professional with 7+ years of experience directing product strategy, scaling operations, and driving P&L impact across high-growth Fintech and cutting-edge AI sectors. Proven track record of architecting Agentic AI healthcare solutions and managing a high-volume consumer lending product portfolio. Expert in driving 0-to-1 innovation, navigating complex regulatory landscapes, managing systems at scale and orchestrating cross-functional teams to translate strategic vision into scalable commercial success.

Core Competencies & Technical Skills

Product Leadership: Product Vision & Strategy, Roadmap Development, 0-to-1 Innovation, User-Centric Design, Go-to-Market (GTM) Strategy, Product-Market Fit, Regulatory Compliance

Execution Excellence: Agile & Scrum, Stakeholder Management, Cross-functional Leadership, Data-Driven Decision Making

Technical Tools: Atlassian Jira, Figma, SQL, Confluence, Mixpanel, CleverTap, Plotline, Data Analytics

AI & LLM Tools: Multimodal Agent Orchestration, AI Evals, AI Observability, Prototyping via Cursor, AI Studio, N8N, Antigravity

Professional Experience

Jivi AI

Director, Product Management

Dec 2024 – Present

Gurgaon, India

– Health Twin (Platform & Integrations):

- Architected a centralized platform unifying and standardizing 500+ biomarker data points across wearables and lab reports.
- Leveraged Agentic RAG and Knowledge Graphs to provide holistic insights, bringing in explainability and superior accuracy
- Leading the strategic integration with the world's largest smartphone OEM to enrich their global healthcare ecosystem.

– Jivi Mind Coach (Multilingual AI Therapist):

- Launched a voice-first AI mental health platform, scaling to ~800 therapies/day with a highly efficient 4% conversion rate.
- Established a comprehensive observability framework by building multi-dimensional evaluation models and guardrail monitoring systems, delivering a 0.99 F1 score for clinical-grade AI safety.

– Dr. Jivi (AI Diagnostic Agent):

- Led the enhancement of a multi-agent triaging workflow delivering highly accurate differential diagnoses.
- Achieved top-3 accuracy of 94.77% in USMLE/NEJM benchmarking, successfully rivaling specialist physician performance.

– Platform & Growth:

- Built multimodal agent-orchestration platform empowering non-tech teams to compose AI agents, reducing TTM by ~50%.
- Directed the 0-to-1 rollout of an enterprise monetization platform—unifying SKU pricing, discount management, and global payments (Stripe, Cashfree and Subscriptions)—to scale revenue operations across 200+ countries in 150+ currencies.
- Architected a user memory management system integrating episodic session context and consolidated long-term user profiles, driving deep personalization across the entire healthcare product suite.
- Leveraged LLM-native development tools to build and deploy functional full-stack prototypes with integrated multi-agent workflows, streamlining technical feasibility assessments and customer-facing demos
- Spearheading platform wide HIPAA compliance, bridging product, tech, security and legal to protect PHI.
- Drove user acquisition to 3.7M+ users through performance marketing and freemium models, reducing CAC by 75% using PLG

BharatPe

Senior Product Manager, Consumer Lending

Jun 2022 – Dec 2024

Delhi, India

– Co-Branded Credit Cards (0-to-1 Launch):

- Led a cross functional team of business, design, engineering, marketing, risk and legal to launch product co-ordinating with both internal and external stakeholders to ensure a successful 0-1 launch. Owner of product proposition and customer experience.
- Scaled acquisition to ~1,000 cards/month with an average monthly transaction value exceeding INR 20k.

– Consumer Lending Portfolio (Credit Line & BNPL):

- Spearheaded postpe cards (1.2M+ active cards) and CCMS platform integrations with bank/NBFC partners, managing a team of 2 APMs, disbursing INR 420 Cr/month with an AUM of ~INR 680 Cr.
- Increased transaction success rate from 72% to 84%, successfully generating an additional INR 30 Cr/month in disbursals.

– Personal Loans (0-to-1 Launch):

- Spearheaded PL product from concept to launch with E-Nach validation and real-time disbursals along with LMS+ LOS design
- Scaled portfolio to INR 2.5 Cr/day (~700 loans) while maintaining a 53% approval-to-disbursal conversion rate.

– Product Innovation & Compliance:

- Pioneered the industry-first “EMI on QR” feature, unlocking a new INR 1 Cr/day portfolio in consumer durable loans.
- Defined and executed the comprehensive strategic roadmap for strict compliance with RBI’s Digital Lending Guidelines.

Xiaomi India

Jul 2020 – May 2022

Product Strategy Manager, Xiaomi Financial Services

Bangalore, India

- Architected strategy and roadmap for Xiaomi’s Financial Services ecosystem, including the UPI TPAP platform Mi Pay.
- Launched Device Financing in successful partnership with Home Credit, onboarding 500+ retail outlets and completing 2,000+ contracts within 3 months.
- Led development of Prepaid cards, NFC-based wearable payments, and BNPL solutions, expertly synchronizing Xiaomi Band hardware with XFS platform capabilities.
- Analyzed user behavior in Mi Pay, boosting Total Payment Value by 42% to INR 94 Cr monthly while improving 7-day retention by 18% through targeted engagement strategies.
- Led design and execution of Sales Planning and Inventory Visibility Tool, resulting in saving of 5 Cr/month
- Defined and improved sales KPIs: WoD coverage% increased from 74.2% to 91.5%, monthly store throughput from 66.7 to 74.5

McKinsey & Company

Apr 2019 – May 2019

Product Owner, Digital McKinsey (Internship)

Gurgaon, India

- Led the Agile/Scrum development and successful launch of the client-facing Learning Management mobile app for the McKinsey Academy.

ZS Associates

Feb 2018 – May 2018

Decision Analytics Associate

Gurgaon, India

- Orchestrated strategic realignment of a 1,000-person sales force across 7 portfolios following the J&J-Actelion merger, optimizing market coverage through data-driven analysis.

Stellium Consulting

Jul 2016 – Sep 2017

Associate Consultant (SAP Functional Consultant)

Bangalore, India

- Led India’s first RFID-integrated SAP EWM implementation for a major textile client, increasing operational throughput by 18%.
- Implemented SAP EWM at an automobile spares warehouse, increasing throughput by 23% and decreasing inbound time by 15%.

Ernst & Young (EY)

Jun 2015 – Jul 2015

Analyst, Transaction Advisory Services (M&A) (Internship)

Delhi, India

- Researched the FMCG sector and developed a comprehensive Information Memorandum for a major Japanese client.
- Created a Discussion Document for a Food & Beverage company to support its strategic acquisition process.

Education

Management Development Institute (MDI)

Gurgaon, India

Master of Business Administration (MBA) in Strategy & Finance — CGPA: 7.35/10

Jun 2018 – May 2020

- *Exchange Program:* Copenhagen Business School (Denmark) — 1 semester focusing on international strategy.

Delhi Technological University (DTU)

Delhi, India

Bachelor of Technology (B.Tech) in Electrical Engineering — CGPA: 7.95/10

Jun 2012 – May 2016

Delhi Public School, RK Puram

Delhi, India

Class XII (CBSE) — 89.40% | Class X (CBSE) — 95.20%

2009 | 2011

Certifications

- **AI Governance** : TUV SUD certified Lead Implementer of AI Management System(AIMS) based on ISO/IEC 42001:2023
- **Product Management** : Mastering Product Management via Reforge.

Awards & Achievements

BharatPe Annual Oscar Award: Awarded for leading critical RBI Digital Lending Guidelines compliance implementation.

BharatPe Quarterly Oscar: Received for the successful, high-impact 0-to-1 launch of the Personal Loan for the consumer ecosystem.

Mi Super Rookie: Recognized at Xiaomi India for outstanding early contribution to scaling the Financial Services ecosystem.

Positions of Responsibility

- **Senior Team Member, Opsession (MDI Gurgaon):** Core member of the Corporate Relations team for the operations club. Organized Ops-Talks 2019, the annual Operations Conclave at MDI (2018–2020).
- **Placement Coordinator (DTU):** Elected coordinator for the 2012–2016 batch, tasked with orchestrating successful placement drives for 1,500 students (2015–2016).