

SRI NAGA VIJAY KETHE

Senior Product Manager | Digital Lending & API-Driven Products | 0→1 Product Launches | Scaled LAS Portfolio ₹20M → ₹500M

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Senior Product Manager with 6+ years of experience building and scaling digital lending and platform products, leading 0→1 launches and API-driven customer journeys, and delivering measurable business impact including scaling the LAS portfolio from ₹20M to ₹500M.

Education

- IIT BHU, Varanasi
Integrated Dual Degree,
Biochemical Engineering

Core Competencies

Product Strategy & Roadmap

0→1 Product Development

Digital Customer Journeys

Revenue & Portfolio Scaling

Data-Driven Product Growth

Lending Platforms & Fintech

Decision Engines & Workflow Automation

API Integrations & Platform Ecosystems

Technical Skills

- Digital Journeys & Customer Experience:** User Research, Journey Redesign, Funnel Optimization, A/B Testing, User Behavior Analysis, Activation & Retention
- Decisioning & Process Automation:** Workflow Automation, BRE / Rule Engines, Policy-Based Decision Logic, Process Optimization
- APIs & Systems:** API Integrations, System Workflows, LMS/CRM Systems, Microservices Understanding, Postman, System Stability & Uptime
- Product & Technical Skills:** API Product Management, Platform Integrations, Product Analytics (Funnel & Cohort Analysis), A/B Testing & Experimentation, Workflow Automation, Customer Journey Optimization, Agile Product Development

Profile Summary

- Product Management professional with 6+ years of experience building and scaling digital lending products across banking ecosystems, delivering measurable business outcomes.
- Scaled the Loan Against Securities (LAS) portfolio from ₹20M to ₹500M per month, delivering 370% revenue growth and 537% customer expansion and driving large-scale product adoption.
- Led multiple 0→1 product launches and platform transformation initiatives, implementing API-driven architectures, decision engines, and workflow automation to enable real-time lending operations, improve system reliability (99%+ uptime), and reduce journey failures by 28%.
- Leverage customer insights and funnel analytics to identify journey friction points, optimize conversion, and improve adoption across digital product flows.

Work Experience

ICICI Bank | Chief Manager – Digital Channels & Partnerships (Senior Product Manager)
Mar 2022 – Present | Hyderabad



Key Impact:

- Scaled LAS portfolio from ₹20M → ₹500M per month
- Delivered 370% revenue growth and 537% customer expansion
- Launched 0→1 instant digital lending journeys generating ₹250M+ incremental monthly revenue

Role & Contributions

- Owned end-to-end digital product portfolios across Loan Against Securities (LAS), NRI digital banking services, and the Customer Service Platform (CSP), leading product strategy, roadmap execution, and platform modernization across digital banking journeys.
- Scaled the LAS portfolio from ₹20M to ₹500M per month by launching an instant digital lending journey that transformed a 4–5 day manual process into a real-time, API-enabled platform.
- Delivered 370% revenue growth and 537% customer expansion through API-enabled lending journeys, improved onboarding flows, and targeted micro-segment adoption strategies.
- Led 0→1 development and commercialization of instant lending and limit enhancement journeys, unlocking ₹250M+ incremental monthly revenue and enabling scalable repeat utilization.
- Led platform enhancements across NRI digital services and the Customer Service Platform (CSP), improving cross-border onboarding, digital account servicing workflows, and API-driven integrations across banking systems.
- Modernized credit decisioning architecture using rule-based engines and workflow automation, enabling real-time eligibility checks and higher straight-through processing.
- Strengthened backend workflows and API integrations, achieving 99%+ system uptime and reducing journey failures by 28%.
- Led cross-functional execution across engineering, risk, compliance, analytics, and operations teams, ensuring scalable and compliant delivery of digital banking capabilities.

Dozee | Manager – Customer Success

Aug 2021 – Mar 2022 | Hyderabad



- Established and scaled the Customer Success organization, leading an 8-member team to drive enterprise onboarding, platform adoption, and retention across healthcare provider networks.
- Accelerated enterprise adoption of the digital health monitoring platform by instituting structured onboarding and usage governance frameworks, improving client satisfaction by 15%.
- Orchestrated proactive customer engagement and platform health monitoring, leveraging usage insights to identify adoption gaps and strengthen long-term enterprise relationships.
- Engineered a structured escalation and resolution framework, cutting average issue resolution time by 30% and strengthening collaboration between product, engineering, and operations teams to improve platform performance.

MedTrail | Associate Product Manager

Aug 2019 – Jul 2021 | Delhi



- Contributed to product strategy and roadmap development for a B2B SaaS healthcare platform serving enterprise healthcare providers.
- Analyzed user behavior and platform usage data to identify product improvement opportunities and prioritize feature enhancements on the product roadmap.
- Collaborated with sales and operations teams to refine product positioning, improving platform adoption and customer engagement among enterprise healthcare clients.
- Delivered workflow improvements and feature enhancements, strengthening platform usability and supporting long-term customer retention.