

MANTHAN BHARDWAJ

Senior Product Manager • AI / Platform / Fintech • 0→1 Products
Bengaluru, India • +91 81689 69257 • manthanbhardwaj5@gmail.com • [linkedin.com/in/manthanbhardwaj](https://www.linkedin.com/in/manthanbhardwaj)

SUMMARY

Senior product manager with 5 years shipping and scaling 0→1 products across fintech, AI, and platform, on a CS and full-stack engineering foundation. Owns strategy, roadmap, and experimentation for B2B2C and enterprise surfaces serving 300K+ users — lifting conversion 45%→66%, driving 100% YoY growth, and scaling an AI-native platform to 300+ customers as co-founder/CPO. Brings the technical depth to ship fast with engineering.

EXPERIENCE

DigiStay | Co-Founder & Chief Product Officer

Oct 2024 – May 2026

AI-native Property Management System (PMS) for independent hotels • Bengaluru / Dehradun

- Scaled **0→300+ hotels (~10,000 rooms) in 12 months**, replacing 3–4 legacy tools per customer with one AI-native PMS across front desk, housekeeping, reservations, and billing.
- Defined and shipped **agentic-AI workflows** for guest check-in, ID verification, and operations automation — among India's first AI-native PMS products — that automate **~50% of front-desk tasks**.
- Drove product-led growth to **300+ hotels with zero paid spend**, grounded in **100+ customer-discovery interviews** across three cities.
- As co-founder, drove fundraising and diligence end-to-end, closing **two angel rounds**.
- Built and led a **40-person cross-functional team** across engineering, design, product, sales, CS, and marketing in two cities; ran OKRs, sprint rituals, and weekly user research.

Refyne | Product Manager

Aug 2022 – Sep 2024

India's largest Earned Wage Access (EWA) platform • 150K+ registered users • \$50M total disbursed • Winner, "The Visionary" award for product innovation

- Increased first-time-transaction conversion **45%→66% (+21 pts)** via an onboarding redesign and repackaging.
- Drove **~\$600K/month in embedded-lending disbursement** via three 0→1 products: Money Guru (**300K users, 2× engagement**), SEBI-certified Financial Literacy Sessions (**+30% acquisition**), and an Employer Purchase Programme (India's first e-commerce store for salaried workers).
- Launched **India's first EWA product for gig workers** (a new high-volume segment), with Swiggy, Zepto, and Ekart.
- Cut average B2B integration time **6→3.5 weeks** by standardizing the integration playbook (HRMS partnerships, unified SDK, onboarding Flipkart, Sodexo, LTTS, and Cipla).
- Owned the roadmap and OKRs across the EWA, financial-wellness, and embedded-commerce lines (team of 3 PMs and 2 designers), contributing to **100% YoY growth**.

Paymentus Corporation | Software Development Engineer I

Jun 2021 – Jul 2022

Enterprise bill-payments platform for US utility providers • Winner, "Critical Thinker" award

- Owned **system design for multi-tenant enterprise products** (APIs, data models, integration layers) for customers including Cisco and Kitopi.
- Built integration systems that scaled the US utility-payments business **across multiple states**, unifying billing schemas into one ingestion pipeline.
- Partnered with enterprise customers on scoping and rollouts — the bridge into **product management**.

EDUCATION

MBA, Business Management — NMIMS (Narsee Monjee Institute of Management Studies), Mumbai

8.5 / 10 CGPA

B.Tech, Computer Science Engineering — UIET, Maharshi Dayanand University, Rohtak

8.2 / 10 CGPA

SKILLS

Product: Product Strategy, GTM, A/B Testing & Experimentation, User Research, PRDs & Roadmapping, Stakeholder Management, P&L Ownership, OKRs, AI / LLM Integration, Embedded Finance, 0→1

Tools & Tech: Jira, Mixpanel, SQL, Figma; React, Node.js, AWS (full-stack background)

RECOGNITION & EARLY WORK

"The Visionary" (Refyne) • "Critical Thinker" (Paymentus) • Founder, Geekhub (student-portfolio startup, 1.5 yrs) • TCS CodeVita 2020 (4th) • HackerRank Collegiate Cup 2021 (Top 10)