

Dhrub Chand Thakur

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SUMMARY

Senior Product Manager with 7+ years of experience building API platforms, embedded finance, and B2B SaaS products. Led 0-to-1 and scale-stage products across banking, healthcare SaaS, commerce, and IoT, including a Banking-as-a-Service platform supporting 400+ fintech partners across 29 markets. Experienced in product strategy, customer discovery, PRD/BRD development, experimentation, platform reliability, partner onboarding, and go-to-market execution in regulated environments.

EXPERIENCE

DoctorAlliance (AI-Powered Healthcare SaaS Platform) 2025-Present

Senior Product Manager | Drove product development and EHR integration roadmap

- Led roadmap and execution for an agentic AI document-intelligence platform, defining PRDs, success metrics, and delivery milestones across Engineering, Data Science, and Operations; **reduced medical claims processing time from 7+ days to under 4 hours and improved extraction accuracy by 60% across 50K+ monthly orders**

Microsoft 2024

Product Manager Intern | Purchase and billing experiences inside the M365/Azure Admin Center

- Redesigned Microsoft Store B2B checkout into a 3-step progressive flow, **reducing cart abandonment from 38% to 26% and cutting time-to-purchase by 50%**; ran multivariate (A/B) experiments across 50K+ users and drove 34% adoption of smart-bundling recommendations
- Shipped a self-serve billing and payment-provisioning experience that eliminated 85% of manual workflows, **reduced license provisioning time from 7 days to 4 hours, and achieved a 78% first-attempt completion rate**; enabled acquired entities to automatically inherit parent-contract pricing

ICICI Bank (\$100B+ bank and financial services company) 2021 – 2023

Senior Product Manager - API Banking | Led product strategy and roadmap across APIs, SDKs, developer tooling, and platform observability for a global B2B headless commerce platform serving enterprise merchants across 29 markets, managing team of 3 APMs, 2 engineers and 2 analysts

- Generated **\$20M+ platform revenue** by building India's first Banking-as-a-Service payment platform **processing 166B transactions annually across 29 markets with 99.997% accuracy, serving 400+ fintech partners** across multiple currencies and regional payment methods
- Drove a **2.3x increase in partner lifetime value** by identifying high-value fintech use cases and expanding the API portfolio across Trade Finance, Supply Chain, BNPL, investments, and account opening; launched smart transaction routing, beneficiary validation, and embedded collections to deepen partner adoption **achieving 89% feature activation**
- Launched a developer portal with self-serve onboarding, sandbox testing, SDKs, and API documentation, **reducing partner integration time by 91%** from 14 days to 48 hours and driving 73% SDK adoption
- Built AI-powered sales enablement platform, featuring client-based product recommendation engine and RAG chatbot for compliance/integration queries, **improving deal win rates by 30%, reducing sales cycle by 75% (12 to 3 days)**

Ernst & Young 2020 – 2021

Senior Consultant – Digital Products | Delivered data and digital transformation products for Fortune 50 clients

- Led discovery, roadmap, and delivery for a self-serve analytics platform for a global 128B CPG firm, reaching 82% weekly active usage among 5,000+ stakeholders and **reducing decision-making time from 24 hours to 60 minutes**

Tata Voltas (\$6B industrial equipment division of Tata Group, similar to General Electric / Mitsubishi) 2015 – 2018

Associate Product Manager – IoT & SaaS Products | Scaled IoT to cloud analytics platform from pilot to 5K+ units

- Built predictive maintenance platform achieving 70% device activation rate across 5000+ units and 91% monthly active usage, **reducing equipment downtime by 40%** through rule-based and ML-powered alerts with 86% accuracy

EDUCATION

University of Washington, Foster School of Business, MBA | *Dean Scholar (Top 5%), STEM* 2025

Indian Institute of Management, PGDM, Finance | *Dean Scholar (Top 5%)* 2020

National Institute of Technology, BE, Electrical Engineering 2015