

SAMARTH GOEL

samarth_goel2019@pgp.isb.edu | +91-8377911890 | linkedin.com/in/samarth-goel | Delhi-NCR, India
13+ years: AI/ML Product Leadership | CEO's Office | B2B/B2C Product Strategy | SaaS & Fintech

PROFESSIONAL SUMMARY

Techno-functional leader with 13+ years building, scaling, and managing B2B/B2C products across fintech, SaaS, and tech-enabled services. Proven track record in CEO's office strategy, zero-to-one business setup, and high-impact AI/Generative AI implementations. ISB Dean's List, B.Tech CSE + MBA Finance. Hands-on with product strategy, AI agents, RAG, cloud infrastructure, PL/SQL, and full-stack development. Actively pivoting into SaaS, edtech, consumer tech, health-tech, e-commerce, and other high-growth sectors.

KEY SKILLS

AI/ML: Generative AI, LLMs, RAG, AI Agents, Agent Swarms, LangChain, MCP, NLP | Product: B2B/B2C Strategy, Lifecycle Management, UX/UI, API Integrations | Tech: Python, PL/SQL, AWS, GCP, Azure, Firebase, Docker, Android | Finance: P&L, Co-lending, Underwriting, Scorecards, Portfolio Mgmt, CFA LI

EXPERIENCE

Assistant Vice President | Strategy & New Business (CEO's Office)Dec 2022 - Present

Clix Capital, Gurugram

- Scaled co-lending from zero to INR 50Cr/month in 6 months; built ~INR 400Cr book in 12 months, contributing 40% of company PAT (INR 35Cr) in FY25
- Launched Small Business Loan (high ROA) at INR 10Cr/month in 4 months using scorecard underwriting with zero human resource ramp-up
- Self-developed 10+ AI/automation initiatives at zero cost: DSA Visit App (4K+ visits/month), AI Caller, RAG Policy Bot, Teams AI Data Agent, LinkedIn AI Agent
- Designed & launched Sales Management App with 100% digital logins, on-demand CIBIL/banking checks, and digital fee collection
- Optimized LAP LMS/LOS dashboards saving 8 man-hours daily; introduced new LAP products (GST Margin, LAP-BL Combo)

Senior Product Manager | Digital Consumer & MSME LendingMay 2019 - Dec 2022

DMI Finance, New Delhi

- Grew loan book from INR 1,200Cr to INR 4,300+Cr in 3 years with zero human resource ramp-up via automation
- Created 4,800X improvement and INR 60Cr/annum in operational efficiency and business value
- Increased monthly Samsung disbursements 4X (INR 100Cr to INR 400Cr) by expanding categories, channels, and improving conversion 40%
- Built 100% digital KYC stack (DigiLocker, oKYC, OCR, Face Liveness), reducing false KYC rejects by 80%
- Integrated Account Aggregator framework for NTC underwriting; established API partnerships with Google Pay, Airtel, Jio

Assistant Vice President, IT Business Analyst | Institutional Clients GroupJun 2014 - Apr 2018

Citibank, Singapore

- Rapid promotion (Asst. Manager -> Manager -> AVP in 3 years); Dazzle Award (top 100 of 80K employees)
- Achieved Rank 1 on Wall Street for Citi Velocity (82K+ customers, 130 countries); increased engagement 15% via UI redesign
- Developed ML/NLP stock recommendation engine; saved USD 2M in regulatory fines; improved Citi's rank from 35 to 1 among 4,000+ broker-dealers
- Generated USD 1M annual data license savings (11% reduction) via in-house centralized market data platform

Business Analyst | Banking & Financial ServicesMay 2012 - Jun 2014

HCL Technologies, Singapore

- Super-accelerated career (Management Trainee -> BA in 1 year, top 1% vs. avg ~3 years); managed global team of 11
- Improved a global bank's bottom line by USD 300M via client lifetime value-based relationship management

EDUCATION & CERTIFICATIONS

PGP in Management (MBA), Dean's List (Top 10%) - Indian School of Business (ISB), 2019 | MBA (Finance & Strategy) & B.Tech (CSE) - IIIT, Top 5%, 2012 | CFA Level 1 | Google Digital Marketing Certified | AI Generalist Program - GrowthSchool

KEY IMPACT HIGHLIGHTS

- Scaled co-lending from zero to INR 400Cr book in 12 months, driving 40% of company PAT (INR 35Cr)
- Created INR 60Cr/annum in operational efficiencies via automation at DMI Finance
- Rank 1 on Wall Street for Citi Velocity; saved USD 2M in regulatory fines at Citibank
- ISB Dean's List, 4 promotions in 3 years at Citibank, National Analyst Competition winner