Mohit Sharma

Product manager, lending and fintech platforms

Bengaluru, India mohitsharma1736@gmail.com linkedin.com/in/mohitbral mohitsharma.tech

Summary

Product manager with 5+ years building API-first platform products in fintech and careertech. At Skeps I lead the loan origination platform, fraud and risk, and merchant integrations for a US lending platform. Before that, at Skillovilla, I led checkout, payments, the learning platform and internal tools.

What I bring

Lending, end to end
Fraud rules, lender pricing and risk settings, pay-later APIs for airlines and e-signing the loan agreement.

Payments and checkout
Gateway routing, lending partners, pay-in-parts and finance reconciliation, from Skillovilla's checkout to Skeps' disbursement.

Comfortable with the technical detail
A computer science degree, SQL, and enough API and webhook fluency to write PRDs down to the field level with engineers.

Building with AI
I prototype with Claude Code and other AI tools, and I'm building this site myself with them.

Experience

Skeps — May 2025 to now

Product manager

Lead PM for the loan origination platform, fraud and risk, and merchant integrations, at a US fintech platform processing $2.5B in loans a year.

- Built a self-serve pricing and risk portal so lenders make merchant-level changes without engineering. It helped one lender grow monthly volume from $30M to $110M in 8 months.
- Launched a 0-to-1 pay-later API suite for airlines, with card-based fund disbursement. $12M+ in monthly loan volume across JetBlue and Alternative Airlines, with Delta in the pipeline.
- Replaced DocuSign with SmartSign, cutting e-signing from $5 to $1 per application across 100K applications a month, up to $400K saved monthly.
- Built a lender-configurable fraud rules engine from payment-risk patterns in our data, preventing an estimated $16M in potential defaults before disbursement.

Skillovilla — Nov 2021 to Apr 2025

Product manager

Lead PM for checkout, payments, the digital learning platform and internal tools, at a careertech platform that upskills people and helps companies hire them.

- Routed payments through Juspay across 5+ gateways, including Razorpay and PayU, cutting gateway costs by 30%.
- Added 5+ lending partners and pay-in-parts at checkout: revenue up 15% in two months and conversions up 20%.
- Built an offers management system that took fulfilment from 15 minutes to real time.

- Launched milestone tracking for learners, lifting weekly active users by 20% and course completion by 15%.
- Built a live class module: attendance from 60% to 85%, scheduling from 2 hours to 15 minutes.
- Led a team of four to build an assessment platform with 94% test completion and 5-minute test creation.
- Moved support to Zoho Desk (resolution time down 40%, CSAT up 30%) and added cloud telephony to the CRM (lead action rate up 20%).

Awards

Above and Beyond Award — 2024

Skillovilla, for consistently going past what was expected and contributing to company growth.

Collaboration Champion Award — 2023

Skillovilla, for bringing teams together to reach shared goals.

Skills

Product

API-first and enterprise platform products, self-serve tooling, checkout and payments, 0-to-1 building, roadmaps, PRDs, A/B testing, KPI monitoring, vendor management, cross-functional leadership

Technical

API and third-party integrations, webhooks, SQL, HTML, CSS, JavaScript, web platform architecture

Tools

Jira, Notion, Figma, Google Analytics, Google Tag Manager, Snowflake, Whimsical, WebEngage, CleverTap, LeadSquared, Zoho Desk, Excel

AI

Claude, Claude Code, ChatGPT, prompt engineering, AI-assisted product development and prototyping

Education

Tezpur University — 2017 to 2021

B.Tech, Computer Science and Engineering