

# MITTUL DESAI

AI-Native Product Leader · B2B Fintech & SaaS · Lending, Cards, Spend & Benefits

Mumbai, India · +91 90333 50869 · mittuld6@gmail.com

linkedin.com/in/mittuldesai · twitter.com/mittuled · medium.com/@mittuled

## PROFILE

Product leader, 9+ years in regulated fintech and B2B SaaS — cards, lending, insurance, payroll, spend — across India and Saudi Arabia. Now Product Leader & GM at Jisr, running a six-product 0→1 portfolio and shipping AI into production finance workflows — including a system that ingests a customer's policy PDF and compiles it into executable rules and an org-graph-derived approval workflow, with zero implementation config. Previously scaled RazorpayX Corporate Cards to 10K+ businesses and ₹100Cr+ monthly spend, launched Loan Against Mutual Funds at Jio Finance to ₹500Cr+ in 9 months, and led product at Leena AI, one of India's first conversational-AI HR platforms. M.Tech CS (Data Science), IIT Hyderabad — graph-ML thesis. I build with AI, not just about it.

## AI-NATIVE TRACK RECORD

- **Policy-as-a-PDF → a live rules engine.** Built Jisr's zero-config onboarding: the customer uploads their existing expense policy document, an LLM parses it into executable spend rules, and the approval workflow is generated automatically from the employee graph — collapsing an implementation-consultant engagement into a single upload.
- **AI in production, in a regulated domain.** Also shipped receipt OCR and the spend control engine — automating capture, policy checks and approval routing inside a payroll system where errors are audit findings, not bugs.
- **Conversational AI before it was a category.** Head of Product at Leena AI (2018–20), an NLP platform for enterprise HR; 300% quarterly revenue growth from an engagement product built on the bot.
- **AI-augmented operating model.** Discovery, competitive research, spec drafting and analytics run through LLM agents — Claude Code, MCP servers, local models, n8n/Composio — as the team's default, not a side experiment.
- **Depth to judge the claims, and the limits.** M.Tech CS (Data Science); graph-ML thesis. Regulated background (RBI cards & digital lending, SAMA, WPS) means AI proposals get scoped against explainability, audit trail and consent up front.

## EXPERIENCE

### Product Leader & GM · Jisr

Aug 2024 – Present

Saudi Arabia's leading HR and payroll platform — thousands of businesses, digitized workforce, payroll and embedded financial services

- Lead **six zero-to-one products** across HR tech and embedded fintech — Cards, Travel, Expense, Insurance Broking, Payroll Wallet, Earned Wage Access — across teams in **four countries**; drove a **20% lift in product attach rate**.
- Conceived and shipped **AI policy ingestion**: customers upload their existing expense-policy PDF and the system parses it into a **complete executable rule set**, then derives the **approval workflow from the employee graph** — eliminating the manual rules-and-hierarchy configuration that gated every enterprise onboarding.
- Shipped **AI-powered receipt OCR** and the **spend control engine**, closing the loop from capture through policy enforcement to payroll-integrated reimbursement — removing manual review from the platform's highest-volume finance workflow.
- Piloting **LLM policy reviewers** and **MCP-driven internal agents** in the product org's own workflow, compressing research and spec cycles.
- Built the cross-functional team from scratch — **14 people (3 PMs, 3 designers, 8 engineers)** — and implemented portfolio OKRs, **accelerating time-to-market 30%**.
- Led GTM for payroll wallet and insurance — **>15,000 flights booked, >SAR 10M annualized GWP pipeline**; secured **bank, card-issuer and insurer partnerships** for co-branded enterprise programs.
- Shaped company-wide **regulatory positioning** — WPS, Insurance Aggregation License, EMI license, SAMA wallet limits, digital salary disbursement.

### Product Head · Jio Financial Services

Aug 2023 – Aug 2024

Reliance group's financial services arm — payments, lending, insurance and bank accounts for Bharat

- Owned digital lending at **Jio Finance**, the NBFC arm — building consumer and vendor credit on the group's distribution and brand.
- Launched **Loan Against Mutual Funds** with a **first-in-market end-to-end digital journey**, scaling to **₹500Cr+ in 9 months**.
- Launched **Loan Against Property and Home Loan** — **₹400Cr+ book within 6 months**; and **Business Loans from scratch** for ecosystem vendors.
- Drove underwriting, KYC and journey design against RBI digital-lending rules — the constraints that decide where automated decisioning is defensible and where a human stays in the loop.

### **Associate Director, Product · Razorpay**

*Feb 2020 – Aug 2023*

*India's first full-stack financial solutions company; RazorpayX Capital is its lending and corporate-spend business unit*

- Scaled **RazorpayX Corporate Cards** from zero to **10,000+ businesses** and **₹100Cr+ monthly spend**, with **10x growth two years running** on both spend and customer base.
- Led the strategy to win **SME and startup segments**, which became **70% of the customer base**.
- **Promoted to lead product for the Capital business unit** — Corporate Cards, Lending, Instant Settlement — mentoring the PM org across corporate banking.
- Operated across the RBI perimeter (cards, digital lending, PPI/PA-PG) with risk, compliance and banking partners.

### **Head of Product · Leena AI**

*Dec 2018 – Feb 2020*

*Conversational AI for enterprise HR — a single NLP interface across fragmented HR systems*

- **300% quarterly revenue growth** from a new employee-engagement product line built on the core chatbot — bot-driven eNPS, sentiment analytics, leadership-facing workforce insights.
- Cut **deployment from 45 to 25 days** via automation and process redesign, lifting **deal conversion 35%**; grew **WAU 28%** with new bot capabilities.
- Led a dashboard and bot-interface revamp — **+30 NPS**; shipped the Leena AI iOS app. Managed 2 PMs and 3 designers, reporting to the founder.

### **Product Manager · Happay — May 2017 – Dec 2018**

*Travel & expense management SaaS for Indian SMEs and enterprises*

- Spearheaded the **Analytics Module** (self-serve spend, policy-violation and category insight for finance teams) and stood up **internal product analytics**, surfacing friction that drove a platform-wide navigation redesign; re-architected sprint planning for **+12% engineering productivity**.

### **Cofounder & CEO · Evangelysis (Uncvr) — 2015 – 2017**

*Live-performance analytics helping music venues align programming with audience demand*

- Ran founder-led research across venues and programmers, shipped the MVP, and **closed the first 15 paying venues**.

## **EDUCATION**

---

**M.Tech, Computer Science (Data Science) · IIT Hyderabad — 2014 – 2016** · Thesis: *COMBINED — Community Mining by Integrating Node and Edge Data*; community detection on attributed-edge graphs via line-graph transforms. Head, Placement Cell · Head, Astronomy Club (Cepheid).

**B.E., Computer Science & Engineering · Gujarat Technological University — 2008 – 2012** · Head, Placement Cell · Vice Chair, IEEE and CSI Student Chapters.

## **SKILLS**

---

**AI & ML** — LLM-native product design · Document AI / OCR pipelines · Conversational AI & NLP · Agentic workflows & MCP servers · Prompt engineering · Eval design & model selection · Local LLM deployment · Graph ML · Claude Code, n8n, Composio

**Product** — 0→1 strategy & launches · Portfolio management · B2B SaaS · Roadmap & prioritization · Customer discovery · Competitive research · OKRs · GTM & pricing

**Fintech** — Corporate cards · Digital lending, secured & unsecured · Insurance broking & aggregation · Payroll and wallets · Spend management & T&E · RBI (cards, digital lending, PPI/PA-PG), SAMA, WPS

**Technical & Leadership** — SQL · Product analytics · A/B experimentation · API design · Cross-functional leadership across four countries · Hiring & team design · Bank, issuer and insurer partnerships