

Naman Gupta

Product Owner, KYC & Applied AI · Applied ML in Production · Data Products & Analytics

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PROFESSIONAL SUMMARY

Product manager with 6+ years shipping AI and data products, with a Mathematics & Computing background to challenge architecture, data models and trade-offs rather than take them on trust. I own the applied ML decisioning behind 200K+ verifications a day — fraud, selfie liveness, synthetic-document and OCR classifiers — and hold a US patent for a deep learning / NLP system reading 3M+ customer conversations a month. I work in Scrum, write the epics and stories myself, and have shipped B2B SaaS to 2,000+ enterprise clients across distributed teams in India, Malaysia, Thailand and the UK.

PROFESSIONAL EXPERIENCE

Dec 2024 –
Present

Product Owner — Digio

Digital identity, verification & eSign platform for lending and capital-markets clients

AI/ML: Fraud detection · Selfie liveness · Synthetic-document detection · OCR

- I own the roadmap for applied ML decisioning behind 200K+ verifications a day, scaled from 60K+. A false positive costs a completed onboarding, a false negative costs loss provisioning — so model thresholds are a product call, not a modelling one.
- I own fraud detection, selfie liveness, synthetic-document detection and OCR as product lines — defining what each model must decide, the data it needs, and how failure shows up in the funnel rather than in accuracy alone.
- I shipped the no-code Workflow Builder with drop-off analytics, specifying the event instrumentation so leakage is attributable per client and step; 12%+ revenue growth.
- I write the epics, stories and acceptance criteria in Jira for an 8-member squad across engineering, design and mobile, running Scrum from spec to release.

Feb 2023 –
Dec 2024

Senior Product Manager — Ninjacart

B2B fintech charter 'Ninja Credit' — KYC, lending (LOS/LMS), BNPL & payments

Products: Ninja Global · Unified Credit-Line Framework · Payment Guarantee

- I built Ninja Global, a 0→1 cross-border B2B trade platform, to an INR 180 Cr annualized GMV run-rate in two months, sequencing the launch with sales, support and lending partners.
- I shipped the Unified Credit-Line Framework behind ~\$350M of annual disbursements and cut NPA from 6% to 2% by making underwriting decisions data-driven rather than relationship-driven.
- I defined the API integrations and documentation for Karza, Razorpay, Xflow and Onfido, and automated document verification to cut CAC 8%. Youngest PM promoted to Senior PM.

May 2021 –
Feb 2023

Product Manager — Cogoport

International logistics & supply-chain B2B SaaS

Products: Market Intelligence Platform · Invoice Discounting · Freight Booking & Pricing

- I built the Market Intelligence Platform for 2,000+ B2B clients on data ingestion and scraping pipelines I specified — pricing forecasts and market signals that cut CAC cycle time 25% and lifted email CTR 15%.
- I built Invoice Discounting, managing \$20M+ of credit, and partnered with sales and key accounts to win the company's largest enterprise deals — INR 100 Cr+ revenue impact, CEO's 'Money Moghul' award.

Jun 2020 –
Apr 2021

Associate — Capital One

Product: Zones of Interest — deep learning / NLP over customer call transcripts

- I built an AI system reading 3M+ call transcripts a month (deep learning, NLP) that located the root cause of customer issues and cut resolution time 40% — awarded US Patent US12387059B2.
- I applied topic modeling and sentiment analysis to surface 20%+ additional business insight from unstructured conversation data.

Early career: Co-Founder & CTO, CelebValley · Analyst, HSBC London · Investment & Strategy, InnoVen Capital (Temasek).

PATENT

US PATENT 12,387,059 B2 · CAPITAL ONE · GRANTED 2025

Identifying zones of interest in text transcripts using deep learning

Co-inventor. The system behind the Zones of Interest product — deep learning / NLP over 3M+ customer call transcripts a month.

EDUCATION

2015 – 2020

Indian Institute of Technology (IIT) Kharagpur

Dual Degree (Integrated BSc. & MSc.), Mathematics & Computing · CGPA 8.0/10

CORE SKILLS

AI & data	Applied ML in production, deep learning, NLP, topic modeling, sentiment analysis, computer vision (liveness), OCR, fraud & risk decisioning, data ingestion pipelines, event instrumentation. Python, SQL. LLM APIs (OpenAI, Claude, Gemini), prompt and eval tooling (LangSmith / Promptfoo), Cursor and Claude Code for prototyping.
Product & delivery	Roadmap and prioritisation, PRDs and specs, epics and stories in Scrum, acceptance criteria, B2B SaaS, stakeholder communication across Engineering, Design, Security and Legal. Jira, Confluence, Linear, Notion.
Analytics & experiments	Funnel, cohort and drop-off analysis, A/B testing. SQL, Mixpanel / Amplitude, Metabase / Looker, Looker Studio, Power BI, Google Analytics (GA4), Excel and Sheets, experimentation tools (Statsig / Optimizely).
APIs & docs	API integration and documentation, Postman, Swagger / OpenAPI — including the KYC and verification API surface at Digio and the Karza, Razorpay, Xflow and Onfido integrations at Ninjacart.
Design & research	Figma, Miro / FigJam, user testing with Maze / Hotjar.
Prototyping	Building working prototypes without engineering time — Lovable, v0 / Bolt, n8n / Zapier.

CERTIFICATIONS & RECOGNITION

Certifications	Postgraduate in AI — BITS Pilani · Agile Scrum Master (ASM) — IBM · Google UX Design — Google.
Awards	US Patent US12387059B2 (AI/NLP) · Product Champion & Maverick, Ninjacart · Money Moghul, Cogoport.