

Tejas Tharu

tejas.tharu@gmail.com | +91 99783 99986 | [LinkedIn](#) | tejastharu.com

PROFESSIONAL SUMMARY

Product leader with 10+ years across FinTech and SaaS. Proven track record in **0 to 1** builds and scaling global B2B/B2C products across Wealth, Lending, Payments, and Cards. Currently building an agentic AI wealth management platform using LLM-powered agents, RAG, and conversational AI. Strong in product strategy, UX, and data-driven execution.

EXPERIENCE

Gloventures Investment Management LLP

Jan 2026 - Present

Head of Product / Agentic AI Wealth Management

- Leading ARIA (ariawealth.ai) end-to-end as founding PM: product, engineering, design, GTM, and investor relations
- Architected core platform: RAG-based LLM agents, *Zerodha* integration, trade execution, portfolio management
- Launched conversational AI in beta: investors chat with LLM agents for portfolio queries and trade execution
- Defining product positioning for India and US HNI segments; leading early user validation and beta rollout

Independent Product Advisor

Feb 2024 - Dec 2025

SaaS / AI & Marketplaces

- Led product strategy, PMF and GTM for AI-powered platforms; drove **150K+** user acquisitions on Tilesview.ai
- Advised D2C startups on payment strategy, monetization, and customer acquisition, leveraging FinTech expertise

OLX Group

Jan 2022 - Aug 2023

Global Product Manager / OLX Autos LATAM (Consumer Lending)

Led E2E product strategy for B2C/D2C lending apps (mobile & web) and VAS, growing OLX Autos' loan portfolio by **15%**

- Launched a **100%** digital loan platform across **4 LATAM countries**, increasing leads by **40%** and saving **\$115K/m**
- Introduced an API-first VAS product (Insurance & warranty) with 12+ vendors, lifting profitability by **\$600/car**
- Revamped loan application UX and KYC workflows with Ops & Legal teams, improving qualified leads by **40%**
- Built a unified car platform enabling omnichannel ownership experience, driving a **30%** uplift in cross-sell

PayMate

Oct 2019 - Jan 2022

Senior Product Manager / Payments (Cards, Wallets, BBPS) & Automation

Built & scaled SaaS Payment products (**0 to 1**): acquired **50K+** businesses & processed **\$500M+** in transactions

- Launched an industry-first Direct Tax payment platform, processing **\$300M+** while simplifying business tax filing
- Introduced BBPS-enabled Utility Bill Payments for businesses, achieving **~40%** sustained repeat users
- Developed a global B2B payments platform for VISA Singapore, processing **\$10M+** in cross-border transactions
- Strengthened customer onboarding, KYC and fraud detection mechanisms, reducing platform risk exposure
- **Awards:** Best Performer (2021), MD's Recognition Note, Winner of Product Hackathon (2020)

Capgemini

Jun 2018 - Oct 2019

Product Owner / AdSales - Media & Entertainment (Insights & Data Team)

- Led Machine Learning-based Ad Sales Analytics product for linear media clients, improving ad targeting by **93%**
- Designed face recognition, mood detection & OCR solutions, enhancing efficiency by **30%** for cruises & theme parks
- Onboarded a new media client for Capgemini TMT, securing a **\$20M** investment; *Awarded Rising Star (2019)*

iGATE Global Solutions

Mar 2014 - May 2016

Senior Software Engineer / Business Analyst / Life Insurance, Medical & Life Sciences

- Delivered QA for insurance and life sciences projects, achieving **98%** on-time delivery and seamless coordination
- Improved regression testing efficiency by **60%** by implementing Selenium-based automation scripts

EDUCATION

Symbiosis Institute of Business Management (SIBM), Pune

2016 - 2018

MBA, Marketing

Dharmsinh Desai Institute of Technology (DDIT), Nadiad

2009 - 2013

B.Tech, Computer Engineering

SKILLS

Agentic AI | LLMs | RAG | Conversational AI | Generative AI | [Product Strategy & Management](#) | [Roadmapping](#) | [UX/UI](#) | [Data Analysis](#) | A/B Testing | [AI Product](#) | [Agile](#) | SQL | API Integrations | [Market Research](#) | Stakeholder Management

TOOLS

Claude Code | [JIRA](#) | [Confluence](#) | [Trello](#) | [Figma](#) | Miro | Lucidchart | [Google Analytics](#) | QlikSense | Postman | Notion