Vishal Gujrati

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Analyst with 2.5+ years of experience across consumer fintech and quick commerce, focused on product analytics and growth.

WORK EXPERIENCE

Blinkit
Gurugram • 06/2026 - Present

Data Analyst • Full-time

- Owned monthly rider accruals and costing of **~₹650 Cr**, covering rider earnings, joining, retention and migration costs; introduced a **maker-checker mechanism** to strengthen accuracy and financial controls.
- Built a daily **station cash reconciliation framework for ~₹30 Cr/day**, integrating vendor MIS, internal systems and bank deposits with cumulative-delta tracking to identify collection gaps.
- Understood stakeholder requirements and leveraged **AI to build an internal provision management app**, automating invoice knock-offs, reclassification entries and monthly provision carry-forwards.
- Led a scalable, plug-and-play GST data transfer pipeline to AWS S3; automated invoice-series reporting and platform sales summaries, reducing data volume from ~60 lakh daily rows to ~20 lakh monthly.
- Automated quarterly **store-count and city-coverage reporting across ~2,500 stores and 350 cities**, replacing manual consolidation and enabling automated Slack alerts for shareholder-letter reporting.

CRED
Bengaluru • 11/2023 - 06/2026

Product Analyst • Full-time

Progressed from Ops Strategy Analyst Intern → Product Operations Analyst → Product Analyst

- **Led analysis for the 0→1 development of Cash+**, mapping the end-to-end loan journey and identifying friction points; enabled interventions that improved **successful loan completion by 10%** and **reduced disbursal TAT by 40%.**
- Improved **MAU → MTU conversion by 3.5%** through onboarding funnel analysis and targeted product experiments to improve activation.
- Optimized the **referral funnel**, increasing month-on-month payer rate by **3%**; identified reward-abuse patterns that contributed to a **23% reduction in CAC**.
- Designed personalized journeys for **NTU and Zombie cohorts** using bill-due buckets, activation-to-payer behaviour and user quality, improving **M0 payer rate and M1 retention**.
- **Analysed a targeted growth campaign**, identifying high-potential cohorts that contributed to a **3.2% increase** in M0 payers and **11.3% increase** in reactivations.
- Instrumented and classified **150+ Cash+ error scenarios**, creating an error taxonomy to identify high-impact friction points and prioritize product improvements.
- Supported scaling Cash+ to a **₹50 Cr book within two quarters** by analysing funnel and operational bottlenecks across the lending lifecycle.
- Automated **70+ daily MIS reports and data pipelines** across PA, PG and LSP systems, improving visibility across a **₹21,000+ Cr lending book** and reducing manual reporting effort.

EDUCATION

Indian Institute of Information Technology
Bachelor of Technology in Electronics and Communication • GPA: 8.80 — Jabalpur, India • 11/2020 - 05/2024

CERTIFICATIONS

Product Management Fellowship
08/2023 - 12/2023

Product Space

SKILLS

Product: Product Strategy, PRDs, 1-Pagers, Product Roadmapping, User Journey Mapping

Growth & Analytics: A/B experimentation, Funnel Analysis, Cohort Analysis, KPI Formulation, Product Metrics

Technical: SQL, Python, Spark SQL, Excel, Databricks, Mixpanel, Tableau