NIBHRIT MOHANTY

Mumbai | Bengaluru | nibhritmohanty.pm@gmail.com | Linkedin | nibhritbuilds.in

Payments engineer moving into product. Spent 2 years on PayPal's card platforms writing production Java and rolling out Visa and Mastercard in the EU; now at IIM Mumbai (MBA, 2027) as portal product owner. Built AI prototypes; NextLeap's Top PM Fellow.

EXPERIENCE

IIM Mumbai, Student Product Owner, Academic Transparency Portal (live product) **Aug - Oct 2026**

- Surveyed 60 students and ran 7 interviews: **~90% of respondents could not see their attendance**; turned findings into requirements with the IT head, faculty and developers
- Owned pilot and release testing and fixed ~80 issues (hidden submit button, unlocked attendance, no present count); scaled the portal from 120 to **1000+ students in 12 weeks**
- Digitised document and scheduling requests: turnaround fell from a week to 3-4 hours, saving admins **20+ hours a week**

Citi, Internal Audit intern (MBA summer internship) **Apr - May 2026**

- Scoped the audit of **33 SWIFT controls** (inter-bank messaging) to RBI rules; analysed 250+ apps in 3 regions and found a **high-priority control gap**, supported senior-leadership discussions until fix.
- Built an **AI prompt workflow** that drafts audit planning memos; delivered 2 workpapers covering 8 controls as part of SWIFT audit.
- Tested 3 key controls and 1 OTA to close a **regulator observation**; challenged management's evidence in daily stakeholder calls, escalated a gap to senior leadership and closed it

NextLeap, Product Management Fellow (Top Fellow, 82.38%) **Jul - Nov 2024**

- Blinkit capstone: surveyed 51 users and interviewed 4 to raise order value per dark store; built a KPI tree and proposed 3 basket-size features (Saveit, Freshit, Bundleit); **+15% GOV per store** projected over 6 months (modelled)

PayPal India, Software Engineer 1, Payments (Card Platforms) **Aug 2021 - Aug 2023**

- LiveOps had no alerts and 10 to 15 incident spikes a week; with PMs set alert levels (Minor, Major, Critical) and built the Pay with Rewards observability system (45+ alerts, 6 dashboards), saving **400+ hours a month** and cutting escalations **80%**
- Developed and released 2 Java applications integrating PayPal with Visa's Deferred OCT product, cutting Visa refund processing time by **60%** for PayPal's Visa customers
- Built the transaction flow logic for the EU Visa and Mastercard rollout, designed 170+ test scenarios and drove the 1% volume ramp across 3 currencies and 10+ countries; alerts were **100% accurate** over 2 weeks before launch
- Wrote 10+ triage guides with Product Managers; led 4 KT sessions for the global live support team (**>80% SOP adherence**) and repeated them for Visa and Mastercard after launch
- Directed Engage People Processor onboarding (**4 workflows**, settlement files); ran bi-weekly releases for 3 payment components, **zero defects**; received **Bravo Award** for being a Customer Champion

PayPal India, Software Development Intern, Card Platforms **Feb - Jun 2021**

- Fixed 2 Settlements backend issues and 4 security vulnerabilities in production; wrote a Selenium script that cut debug time by **~50%**; converted to a **pre-placement offer** (top 30%)

AI PRODUCT BUILDS

Tarion, AI trade strategy copilot | KOSMIC, Kearney national case competition (finalist), Tarion **Aug - Sep 2026**

- Led a 4-person team to build an AI copilot for importers facing tariff shocks that ranks sourcing options on landed cost and shows why the cheaper one was rejected; **7.6% savings** on a modelled $129M portfolio (synthetic data, real tariff rates)
- Took weekly feedback from Kearney consultants and 2 mentors over 4 sprints; added incoterms, user-defined lanes and tariffs, supplier-change advice and a first-use tour; **national finalist**

PRODUCT PROJECTS

PixelPay merchant growth | Finlatics AI PM simulator **Sep 2026**

- Simulated PM role for a fictional payments app losing merchants: 3 churned-merchant interviews showed nightly reconciliation (about 2 hours) drove them out; ranked a Day-End Summary first (RICE **21,600** vs 0.45 for invoicing)
- Designed the A/B test (1,468 users per arm for a 35% to 40% day-7 retention lift) and a **₹249 Pro tier** (3.2x LTV:CAC)

Small-retailer digitisation study | IIM Mumbai, Enterprise Digital Transformation **Aug 2026**

- Interviewed **3 apparel store owners** in Powai and Chandivali on technology use; owners feared tax visibility and manual entry more than the ₹300 to 500 monthly cost; recommended WhatsApp catalogs first

SKILLS

AI building: Claude Code, Claude API, RAG (ChromaDB), FastAPI, React; eval design and guardrails
Engineering: Java (2 years, production); Kibana, Splunk; Android Studio, Firebase; Jira, Excel, SQL
Product: User research, funnel and KPI-tree analysis, RICE prioritisation, PRDs, A/B test design, roadmaps, rollback planning

POSITIONS OF RESPONSIBILITY

- At PayPal (2022), mentored 6 interns and helped run Career Day (**250+ attendees**, 15+ mentors)
- Co-founded BITS Hyderabad's Ultimate Frisbee team: **60+ players**, ₹1.5L+ raised, 3 tournaments (2018)

EDUCATION AND CERTIFICATIONS

MBA — **Indian Institute of Management Mumbai** | 84.70% (Ongoing) **2027**
B.E. (ECE) — **BITS Pilani Hyderabad** **2021**
M.Sc. (Chemistry) — **BITS Pilani Hyderabad** **2021**

Certifications:
Product Management with AI — **Finlatics** **2026**
Product Management Essentials — **Univ. of Maryland Coursera** **2025**