NIRAJ SHUKLA

PMP® | Fintech Executive | Product Strategy & Digital Transformation

Contact: +977 – 9847050128 **eMail:** nirajshuklanp@gmail.com

PROFESSIONAL SUMMARY

Technology and fintech strategy professional with 8+ years of experience advising financial institutions and digital platforms on product strategy, digital transformation, and payment infrastructure. Experienced in translating complex business problems into scalable technology solutions across mobile banking, digital wallets, and payment ecosystems.

CORE COMPETENCIES

- **Strategy:** Fintech Strategy, Digital Payment Innovation, Revenue & Monetization.
- **Leadership:** Product Lifecycle Management, Cross-Functional Execution, Stakeholder Management.
- **Product:** End-to-End Product Lifecycle, Market Validation, UX Design Strategy, Roadmap Planning, RCA
- **Operations:** Regulatory Compliance, Data-Driven Decision-Making, Market Validation.
- **Stakeholder & Regulatory Engagement:** Liaison with banks, regulators, and fintech partners

CERTIFICATIONS

- **Project Management Professional (PMP®)** | Project Management Institute (PMI) | 2026 Badge

PROFESSIONAL EXPERIENCE

Nepal Payment Solutions (NPX) | Kathmandu, Nepal *Chief Product Officer*
June 2026 – present

- Lead the company's innovation strategy, driving the development and launch of next-generation digital payment products and financial technology solutions.
- Define product vision and roadmap, collaborating with engineering, business, and operations teams to deliver customer-centric digital experiences.
- Build strategic partnerships with banks, fintechs, payment service providers, merchants, and technology vendors to expand the NPX ecosystem.
- Identify and evaluate emerging technologies, including AI, embedded finance, and digital payments, to enhance operational efficiency and create new business opportunities.

CellPay Digital Wallet | **Kathmandu, Nepal** *Chief Executive Officer & Product Manager* | *March 2025 – June 2026*

- Lead end-to-end product strategy and lifecycle, from ideation and UX design to launch and post-launch optimization.
- Built CellPay Kart, an in-app shopping experience enabling users to browse and pay without leaving CellPay.
- Enabled interoperable QR payments allowing users to send and receive payments across banks and PSPs.
- Designed a Unified Payment Gateway aggregating all major payment gateways in Nepal under one integration.
- Onboarded 5+ B2B fintech and PSP clients including Blanxer, Moru, mBank, and other payment applications.
- Increased B2B transaction volume by 2x within the first year of API commercialization
- Onboarded 20+ e-commerce merchants onto CellPay's PG.
- Opened a new transaction corridor supporting international-to-local wallet transfers.

Nepal Investment Mega Bank (NIMB) Limited | **Kathmandu, Nepal** *Product Manager – Digital Banking Department* | 7th *July 2021 – 13th March 2025*

- Acted as bridge between business stakeholders, engineering teams, and compliance units, translating regulatory requirements into product specifications.
- Worked extensively within NRB regulatory frameworks to launch compliant digital banking features and services.
- Acted as liaison between digital banking, compliance, risk, and operations teams to ensure regulatory compliance.
- Led data-driven optimization for NIMB Smart, analyzing customer behavior and transaction trends across a million of active users to improve feature adoption and usage patterns.
- Defined and monitored product KPIs (activation, transaction success rate, funnel drop-offs), contributing to measurable improvements in mobile banking journeys and digital lending conversion.

Moru Digital Wallet | **Kathmandu, Nepal** *Product Manager* | 4th *Dec 2020 –3rd July 2021*

- Facilitated product planning sessions across engineering, marketing, and operations teams to align on platform features.
- Executed product strategy for the Moru Digital Wallet, aligning it with business objectives and customer needs.
- Developed and maintained the product roadmap to ensure timely delivery of features.
- Collaborated with UX/UI designers to create intuitive, user-friendly mobile experiences.
- Prioritized product requirements across design, engineering, and marketing teams.

NIC ASIA Bank Limited | **Kathmandu, Nepal** *Business Analyst – Digital Banking* | 12th *Sept 2017 – 1st Dec 2020*

- Conducted business and technology analysis for digital banking initiatives including mobile banking and tokenization solutions.
- Expanded mobile banking and tokenization platforms across technology, legal, and risk verticals.
- Conducted research on industry trends and market dynamics within the digital banking space.
- Identified areas for process optimization to improve existing business systems.
- Implemented long-term go-to-market strategies for digital payment innovations.

TEACHING EXPERIENCE

Model Institute of Technology | Kathmandu, Nepal Adjunct Professor | June 2026 – Sept 2026

- Deliver graduate-level courses to MBA.

King's College | Kathmandu, Nepal Adjunct Professor | Dec 2022 – August 2026

- Deliver undergraduate and graduate-level courses across MBA, BSIT and BBA programs, including FIN360 – Introduction to FinTech, PRG300 – Software Architecture & Testing, BUS690 – Data Analytics for Managers, FIN300 – Cybersecurity in FinTech, and MKT400 – Marketing & Business Analytics.
- Design and deliver course content covering digital payments, fintech business models, software architecture, system scalability, testing methodologies, data analytics, cybersecurity frameworks, and marketing analytics.

Yeti International College | Kathmandu, Nepal Adjunct Professor | Mar 2024 – June 2026

- Deliver graduate-level courses to MBA programs.

Mid-Valley International College | Kathmandu, Nepal Adjunct Professor | Jan 2023 – Aug 2025

- Deliver graduate-level courses to BSc. CSIT programs.

EDUCATION

- **M.Phil ICT** | Nepal Open University (Pursuing)
- **MBA (Master of Business Administration)** | Lincoln University College, Malaysia | *GPA: 3.87/4.0*
- **MCA (Master of Computer Applications)** | Jain University, Bangalore, India | *Grade: 8.32/10*
- **B.Tech in Electronics & Communication Engineering** | APJ Abdul Kalam Technical University, India | *68.8%*