

Supply Chain, Procurement and Operations Excellence

- **Commercial & Supply Chain leader with 12 years of experience** across Procurement, Inventory and Operations; currently leading the **Commercials charter at Navi (USD 3B AUM NBFC)**
- Proven track record of **building functions from zero to scale**, including setting up Inventory function at Yulu Bikes and Commercial governance at Navi
- Experienced in **leading end-to-end multimillion-dollar commercial contracts** and driving strategic sourcing initiatives for global energy majors

B2C Business | Commercial Strategy | Zero to One Scale | Cost & Supply Chain Leadership | Building High-Performance Teams

Professional Experience

Senior Manager – Commercials, Navi Limited

Aug 2024 - Present

1. Led enterprise-wide **procurement strategy, governance and commercial operations** across Lending, Insurance, UPI and Asset Management verticals; manage **₹500 Cr annual vendor spend**.
 - Partner with CFO's office to define **group-level purchase and contracting policy**, establishing structured guardrails for governance and control; closed audit cycle with **"Effective" rating and no major gaps**
 - Designed **KPI-driven Commercial charter** covering cost, TAT, PO discipline, vendor onboarding and contract governance
2. **Drove structured 15% cost-optimization mandate across new and repeat spends** through strategic negotiations across Tech, Marketing, UPI, Collections, Lending, Public Relations, Public Policy and key enterprise cost centers.
3. **Scaled automation and process discipline** by achieving **100% PR digitization (DICE) in 4 months** and implementing SLA-driven TAT governance (PR, PO ≤5 days; vendor onboarding ≤3 days).
4. Advanced **contract lifecycle automation** thereby strengthening compliance, visibility and enterprise spend control.

Head – Inventory Management and Control, Yulu Bikes (₹200 Cr ARR)

June 2022 - July 2024

1. Built and scaled **Inventory & Warehouse playbook**, enabling **6x growth in 1 year** (ARR ₹25 Cr → ₹180 Cr)
 - 99% spares availability to **maximize bike utilization and revenue**; <60 days inventory cycle to **keep inventory lean and unblock working capital**; >99% accuracy (2 consecutive years of **external clean audits**)
2. Reduced MRO spend to **support EBITDA-positive target within 6 months**.
 - Cut down **import dependence by 30%** through localized alternate sourcing thereby **reducing price and lead times**.
 - **Reduced new spares consumption by 70%** via refurbishment & recycling
3. Designed and implemented **foundation roadmap for ₹1000 Cr topline**
 - Set up 4 mother warehouses and 20 MRO hubs across BLR, MUM, NCR, HYD

Lead (APAC) – Contracts, ExxonMobil India

Feb 2020 – Jun 2022

1. Led Asia Pacific sourcing for Downstream & Petrochemical plants; **managed USD 60M spend** across Singapore, China, Australia & Thailand
 - Drove **USD 2M cost optimization** through introduction of new vendors and development of new products
 - Project Rapid Market Response - Ensured **supply continuity during COVID-19** across multi-country lockdowns
2. **Managed category operations** for 50+ products **supporting 30+ plants across APAC**
 - Maintained **on-spec supply and optimal inventory levels** (import + local mix)
 - Provided functional leadership to **Bangkok Buying Team**

Manager – Procurement, Reliance Industries Limited

Jul 2014 – Jan 2020

1. **Led sourcing and inventory for Chemicals & Catalysts** across Reliance sites, including world's largest refining & petrochemical complex (Jamnagar); **managed USD 43M spend**
2. **Finalized and awarded USD 25M contracts** for all polyester manufacturing units
3. Drove **Supplier Relationship Management transformation** with Accenture; rationalized and segmented **2,500 suppliers** with SAP enablement
4. **Project managed Vendor-Based Inventory (EDI integration)** with BASF, **driving horizontal digital integration**

Education and Certifications

- MBA (Blended Post Graduate Program), **Indian Institute of Management, Ahmedabad | 2024-2026**
- B.E. (Mechanical Engineering) – **Manipal Institute of Technology | 2010-2014**
- Member of **Think Tank committee - ExxonMobil India Procurement**
- Certified Procurement Professional - **Institute of Supply Management**
- **Elected to BPGP Career Guidance Committee** (peer-selected leadership role) at IIM Ahmedabad
- **Industrial Training – Hyundai Motor India Ltd. (2013)**
Audited Tier-1 supplier manufacturing facilities for Hyundai Grand i10; improved asset data across body and paint shops
- **Industrial Training – Tata Motors Ltd. (2012)**
Led a 5-member team; validated control plan changes for assembly line quality assurance