Murali Krishna Nanda Kumar

Head of Product and Design | Fintech, Payments and AI | MBA Finance
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PROFILE

Product leader with 15+ years across product, design and finance, usually as the first senior product or design hire at fintech and AI companies. At EstateMin I own the roadmap, pricing and revenue target for an AI product used by 50+ US probate law firms. Before that I was on the core team that grew Pazy.io's revenue 6x in a year, and led product design at CoinDCX, India's largest crypto exchange with 20M+ users, and its Okto wallet. I prototype in code with Claude and Codex, so teams make decisions on working software rather than slides. I also run customer success and started my career in sales, so I'm used to owning revenue and customer outcomes as well as the roadmap. Finishing an MBA in Finance at Dublin Business School in January 2027.

SELECTED RESULTS

- **Pricing:** newly signed EstateMin firms pay more than 2x the earlier price, and new-firm activation is up 25%+.
- **Activation:** took CFO activation at Pazy.io from 12% to 68% in eight weeks, and Okto wallet activation from 45% to 72%.
- **Scale:** 20M+ users at CoinDCX, $1B+ in trading volume, ₹3,000 Cr+ in invoices through Pazy.io, 2M+ developers on HackerEarth.
- **Teams:** hired 10+ designers across four companies, built three design systems and mentored 100+ designers and PMs.

EXPERIENCE

Head of Product and Design | **EstateMin** | Jun 2026 to Present | Dublin, Ireland
Legal AI that drafts probate documents for US law firms. 50+ firms on the platform. Team of five when I joined.

- Own the roadmap, pricing and packaging, and the revenue target, reporting to the founders. Repackaged the product so new firms sign at more than twice the earlier price.
- Run customer success for our law firm clients, from onboarding to activation. Raised new-firm activation by more than 25%, with firms reaching value sooner, and feed what firms tell me straight into the roadmap.
- Designed the review layer attorneys use before AI-drafted documents are filed in US courts. The petition itself is the interface: each AI-written passage shows its confidence and its source record, approval stays locked until every conflict is resolved, and each decision goes into an audit trail.
- Prototype in Claude, iterate on staging through Codex and open pull requests for engineering review, so a small team tests ideas on working software before committing to them.
- Write the product narrative for investor materials, lead hiring for product and design, and am building the design system in Figma matched to the codebase.

Head of Product and Design | **Pazy.io** | Feb 2025 to Jan 2026 | Bangalore, India
Payments and accounts-payable platform for Indian finance teams. Pre-seed, ₹6 Cr raised. Product team of 2 designers, 8 engineers and 1 PM.

- Joined at about 20 customers, a team of 10 and no design system. In my year, revenue grew 6x, customers went from 20 to 150+ (including Plum, Sprinto, Keka and Fibe) and the team from 10 to 40. ₹3,000 Cr+ in invoices processed.
- Took CFO activation from 12% to 68% in eight weeks. Finance leaders didn't trust AI-read invoices, so every extracted field got a confidence state and a one-click override.
- Raised approval completion from 67% to 94% over four iterations by letting approvers act from Slack, email or mobile, with routing by amount, vendor and cost centre.
- Owned procurement, reimbursements, UPI, connected banking across 14+ Indian banks and ERP sync with Tally, Zoho Books and Oracle. Opened payment APIs to high-volume fintech customers and won deals against larger rivals.
- Interviewed 15+ finance teams and reorganised the product around how money moves: capture, approve, pay, reconcile. Set priorities with the CEO by pain, frequency and revenue impact.
- Built a design system of 180+ components and 400+ tokens mapped to code, which let engineering grow from 3 to 8 developers without the product drifting. Pazy.io reports 10x faster book closing for clients and an NPS above 90.

Design Lead, AI Innovation | **Accenture, The Dock** | Sep 2024 to Jan 2025 | Dublin, Ireland
Accenture's global R&D and innovation centre.

- Designed AI tools for enterprise clients in financial services and healthcare, working with research scientists and ML engineers.
- Built patterns for explaining AI decisions and letting people override them in regulated workflows.

Lead Product Designer | **CoinDCX / Okto** | Jul 2023 to Jun 2024 | Remote, India
India's largest crypto exchange (20M+ users, valued at $2.5B) and its self-custody wallet. Team of 4 designers, 12 engineers and 2 PMs.

- Led product design for CoinDCX's trading app and the Okto wallet, working with the founders and PMs on product direction.
- Raised Okto wallet activation from 45% to 72%, reaching 2M+ users in six months. Cross-chain swap became a single tap, with network fees paid in any token the user already holds, after six rounds of testing with traders and first-time users.
- Designed trading, futures and self-custody flows across 50+ chains, with $1B+ in volume. The app reached number 1 in Finance on iOS and Android in India.
- Built the design system used by 8 product teams, which halved design-to-engineering handoff time.

Senior Product Designer | **Fulfil.io** | Feb 2022 to Jun 2023 | Remote
ERP and warehouse software for DTC brands processing millions of orders.

- Sole designer. Moved merchants from paper picking to a mobile, paperless pick-pack-ship flow, which merchants reported as a 25x return on their ERP in the first year.
- Built a new design system and redesigned the inventory and warehouse apps.

Senior UX Designer | **Mindtree (now LTIMindtree)** | Aug 2017 to Jan 2022 | Bangalore, India
Global technology consultancy, 35,000+ employees.

- Led service design for clients in financial services and retail, including paywall flows.
- Designed MIRI with UNDP, a farmer-owned brand with digital tools used by 200,000+ farmers in rural Karnataka, raising income by up to 3x.
- UX lead for Mindtree.org, building digital platforms for social and environmental programmes.

UI/UX Designer | **HasGeek** | Jan 2016 to Jul 2017 | Bangalore, India
Developer conferences and community.

- Designed the brand, websites and print for Rootconf, Meta Refresh and The Fifth Elephant.

Product Designer | **HackerEarth** | Sep 2014 to Jan 2016 | Bangalore, India
Developer hiring and hackathon platform.

- Sole designer while the platform grew to 2M+ developers and 750+ enterprise clients, including Amazon, Walmart Labs, Barclays, Mercedes-Benz and GE.

Earlier, 2008 to 2014: Phone banking sales and support for HSBC UK, winning the division's Wall of Fame award. Analyst at Temenos, the banking software company. Game artist at Dumadu Games and graphic designer at Nispana after a diploma in game art and design.

EDUCATION

MBA Finance | Dublin Business School | Jan 2026 to Jan 2027
First-class results in Semester 1. Corporate Financial Management, Global Financial Markets, Research Methods, Strategy, Business Simulation.

Bachelor of Commerce | Bangalore University

Professional Diploma, Game Art and Design | Asian Institute of Gaming and Animation

SKILLS

Product: Strategy and roadmaps, pricing and packaging, paywalls and upgrade flows, activation and onboarding, discovery, PRDs, OKRs, experiments

Customers and sales: Customer success, onboarding and activation, sales conversations and deals, customer interviews

Design: Design systems, interaction and service design, user research, information architecture, Figma, Framer

AI and code: Claude Code, Codex, Cursor, v0, Docker, Git and GitHub pull requests, staging and preview deploys

Payments and finance: Connected banking, UPI, SEPA Instant and Verification of Payee, ISO 20022, MiCA stablecoins, financial modelling, equity valuation

Analytics: Mixpanel, Hotjar, Google Analytics, Excel

ADDITIONAL

Speaking: 20+ talks at events, colleges and meetups in India and Ireland, including the IVI Summit 2026 at Maynooth University on designing AI products people can trust, co-presented with Indudhara Havaldar and Owen Derby.

Community: Angel investor in two early-stage B2B SaaS and fintech startups. Mentor to designers and PMs. Member of the Dogpatch Labs community in Dublin.