

Chitranshu Kumar

Lead Product Designer | UX & Systems Thinking

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SUMMARY

Lead Product Designer with 5+ years in product design, and roots in design research and physical product innovation since 2016 (IIT Gandhinagar, NID Ahmedabad). I make complex, multi-stakeholder systems feel simple: **consumer journeys used by lakhs of people every month, staff-facing enterprise tools, and end-to-end flows in regulated environments**. Domains have changed (social innovation, education, investing, lending); the way of working has not: observe first, organise complexity into clarity, now with an **AI-assisted design practice**.

EXPERIENCE

Lead Product Designer

Freecharge / FreechargeBiz by **Axis Bank** | Apr 2025 - present

- Lead a pod of 4 designers across the investment portfolio (Mutual Funds, PPF, SIF, and more) for Axis Bank customers.
- Lead the Personal Finance Manager suite in the Axis Bank app: Net Worth, Financial Health Score, Cashflow, Credit Score, Goals, and Insurance.

Senior Product Designer

Freecharge by **Axis Bank** | Apr 2023 - Mar 2025

- Designed the end-to-end Mutual Funds experience; a discovery and listing redesign **increased registrations ~10%** by reducing funnel drop-off, on a platform serving lakhs of investors. Case study: chitranshu.in/nivesh
- Designed the PPF passbook module across mobile and desktop.

Product Designer

Freecharge by **Axis Bank** | Jul 2021 - Mar 2023

- Owned the **Transactions module**, among others, on **Galaxy**, the ground-up rebuild of the Axis Direct investing platform, across mobile and web. Case study: chitranshu.in/galaxy
- Led the end-to-end UX of **Midas**, a digital gold loan journey: took a branch-led process onto the phone and redesigned the officer-facing internal tools. Case study: chitranshu.in/midas
- Started with the Bill Payments journey, my first module at Freecharge.

Design Educator

Swatantra Talim Foundation | May - Jun 2019

- Facilitated workshops on design thinking, creativity, and electronics for children aged 10-16 in rural Uttar Pradesh.

Project Assistant

IDC, IIT Bombay | Jul 2016 - Sep 2017

- Co-designed grassroot innovations with NGOs through field research and prototyping: a water cart, a smokeless biomass stove, and an army stretcher for narrow mountain paths (IPR registered, co-inventor).

EDUCATION

- **M.Des, Product Design - National Institute of Design (NID), Ahmedabad, 2018-2022**
- B.Tech, Electrical Engineering - IIT Gandhinagar, 2012-2016

RECOGNITION

- **Customer Champ Award**, Freecharge (2023), for customer-centric experience design
- **NID-Ford Foundation Grant (2021)** for the final degree project, Rozgar
- **IPR registration**: army stretcher for mountain regions with narrow pathways (co-inventor, IIT Bombay)
- **Outstanding Innovation Award**, 5th Convocation, IIT Gandhinagar (2016)

SKILLS

Research & strategy: User research | Usability testing | Information architecture | Journey mapping | UX strategy | Systems thinking | Service design

Design & tools: Figma | Prototyping | AI-assisted design | GenAI tools | prompting | Illustrator | InDesign | Procreate
3D & beyond: Rhino | SolidWorks | Keyshot | Design education **Languages:** English, Hindi