Vinay Kumar

Head of Product · DeFi · CeFi · Protocol Design

IIT Kharagpur · Proposed EIP-5299

LinkedIn · GitHub · X
Email · Telegram
Schedule a call
v9hstk.github.io

Product leader, 13+ years DeFi/fintech. Founded Hashstack — under-collateralized lending on Starknet with autonomous smart-contract risk (no credit committees). Head of Product at Finin (employee #2; neobank acquired by Open). Authored proposed EIP-5299.

EXPERIENCE

Hashstack Finance
2020 – 2026

Founder & Product Lead · hashstack.finance · *Bengaluru*

- Designed autonomous risk framework for under-collateralized lending — zero credit committee; solvency enforced entirely via smart-contract constraints
- Shipped Degen Mode — one-click leveraged execution abstracting borrow/swap/LP while locking borrowed capital to on-protocol deployment
- Built DIAL (v1) for term-deposit lending; sunset in favor of kinked-utilization IRM (v2) after complexity and audit cost outweighed benefit
- Led product across eng, community, and BD (16-person team). Deprioritized CEX listing to prioritize protocol security — CertiK audit
- Raised $2M total ($1M public seed + private funding); 36,000 on-chain users at $55/user and $56K+ first-year revenue *(operator metrics)*; 61% average utilization *(operator metric)*. Launched HSTK on Uniswap (Ethereum) + Ekubo (Starknet); 180K STRK + $50K Harmony grants
- Orchestrated 7 protocol integrations (Aave, Chainlink, Herodotus, ZKLend, Myswap, Jediswap, Chainstack). Authored EIP-5299 — proposed Layer3 scaling EIP
- Led structured wind-down after Starknet adoption lagged and Cairo 2.0 migration ROI turned negative; Base testnet validated EVM portability

Finin
Oct 2019 – Jul 2020

Head of Product · *acquired by* Open Financial Technologies · *Bengaluru*

- Employee #2; grew engineering 0→16 through product-market fit
- Designed and shipped neobank core banking (KYC → savings → cards) with State Bank of Mauritius as banking partner; product scope shaped by RBI digital-banking constraints
- Acquired 5,000 savings accounts via product-led growth *(operator metric)*
- Company acquired by Open — validated PMF (TechCrunch)

Guardrail
2016 – Present

Managing Partner · guardrail.fund

- Conviction-driven single-family office; 10+ year horizon across digital assets, metals, real estate, frontier tech
- Sourced deal flow; market theses for early-stage digital assets (2017–2019). Angel investor in Gushwork ($9M seed)

EARLIER EXPERIENCE

Echo (Co-founder, 2016–2017) — Location-based social discovery. Facebook FBSTART. SURGE 2016. 3,000 users. #13 India Play Store, zero marketing spend.

Qulp (Founder, 2013–2015) — Hardware innovation platform. Google Launchpad 2014. TiE Asia regional finalists 2014. $60K in pre-orders. Team of 7.

AIESEC IIT Kharagpur (VP Marketing & PR, 2010–2013) — Led 13-person team across promotions, branding, and media. 1st place, Nokia–AIESEC India campaign.

PUBLISHED WORK & SPEAKING

EIP-5299: Proposed Layer3 scaling EIP — discussion

Open Protocol Whitepaper

DIAL: Dynamic Interest Algorithm (v1) — Interest Rate Model (v2)

Speaker, Token 2049 (2022)

TECHNICAL SKILLS

Languages	Solidity, Cairo, TypeScript, JavaScript, Python, SQL
Protocols	Starknet, Ethereum, L2/ZK Architecture
Tools	Dune Analytics, Jira/Linear, Notion, Amplitude, Figma, GitHub

EDUCATION

Indian Institute of Technology, Kharagpur

B.Arch, 2015