

Vinay Kumar

Product Leader · Fintech · Lending · AI

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v9hstk.github.io

Product leader, 13+ years fintech/DeFi/AI. Head of Product at Finin — neobank acquired by Open (employee #2). Founded Hashstack (DeFi lending; autonomous risk; 16-person eng). Side project: AI product strategy from domain expertise (pre-ship).

EXPERIENCE

Hashstack Finance

2020 – 2026

Founder & Product Lead · hashstack.finance · Bengaluru

- Designed autonomous risk framework for under-collateralized lending — zero credit committee; solvency via smart-contract constraints
- Shipped Degen Mode — one-click leveraged execution with capital locked to approved deployment channels
- Built DIAL (v1); learned complexity/audit cost weren't justified — production IRM (v2) = kinked utilization curve
- Led product across eng, community, BD (16-person team). Deprioritized exchange listing for platform 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% avg utilization (*operator metric*). 180K STRK + \$50K Harmony grants. Authored proposed EIP-5299
- Orchestrated 7 financial infrastructure integrations for pricing, liquidity, and risk data. Published 2 technical whitepapers
- Led structured wind-down after ecosystem adoption lagged and migration ROI turned negative; second-chain deploy validated 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
- Built unified transactional intelligence via account aggregators, surfaced in-app
- Acquired 5,000 savings accounts via product-led growth (*operator metric*)
- Company acquired by Open — validated PMF (TechCrunch)

Parashar

2024 – Present

Product & AI (Side Project, pre-ship)

- Defined product vision, scoped systems to encode vs defer, designed end-to-end UX
- Translated domain rules into AI training requirements and evaluation criteria

Guardrail

2016 – Present

Managing Partner · guardrail.fund

- Conviction-driven single-family office; 10+ year horizon
- 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](#)

[Published whitepaper on lending protocol architecture](#)

[DIAL: Dynamic Interest Algorithm \(v1\)](#) — [Interest Rate Model \(v2\)](#)

[Speaker, Token 2049 \(2022\)](#)

TECHNICAL SKILLS

Languages Python, SQL, TypeScript, JavaScript

Analytics Amplitude, Mixpanel, Figma, Jira/Linear, Notion

Engineering API Design, Data Modeling, GitHub

EDUCATION

Indian Institute of Technology, Kharagpur

B.Arch, 2015