

Varun Francis

Builder

I want to build a utopian world where everyone can live their best lives using artificial intelligence.
Pro-generalists,
pro-kindcapitalism.

[\(+91\) 97313 36212](tel:+919731336212)

linkedin.com/in/varun-francis

x.com/varunfrancisco

varunfrancis.com

Work

Stable Money ● Active

Head of Product - AI, Bonds, New Initiatives · Bangalore · Mar 2026 – Present

Leading AI initiatives, 0 → 1 on mutual funds, 10 → 100 on bonds

Bonds

- Identified and prioritised key product opportunities in discovery, payment, conversion and withdrawal for my team of 4 solid product managers
- Rebuilt the entire payments + KYC stack in 2 months: 45% better time-to-convert, D1 conversion from payments +4%, KYC conversions +15%
- Shipped industry-leading bonds SIP, bond basket and bond cart features
- 3x'd web impressions and AUM
- Reduced full withdrawals by 6%
- Designed, engineered and shipped a better bond discovery experience: +9% repeat-user conversion

AI Initiatives

- KYC Pulse: a live health monitor for our KYC onboarding funnel, tracking 31 funnel steps and failure points
 - Detected 147 production incidents in 10 weeks, affecting ~9,200 users; 145 resolved, typically in ~25 min from start to recovery
 - Files ~600 named stuck customers a day (5,651 so far); 83% of them had no error recorded anywhere
- Pitch Please: an AI voice-roleplay trainer where reps practise live calls with AI customers in English and Hindi
 - 73 reps, 330+ scored practice calls (~32 hours) in 3.5 months
 - Reps who practised 3+ times raised their average score ~40% (34 → 47) and halved compliance failures (57% → 27%)
 - Discovery / needs-probing +85%

New Initiatives & Mutual Funds

- Ran the launch of a target retirement product end to end: product, business, design, front-end, comms and GTM. Built a 1,000+ waitlist in 1 week

Hooly ● Active

Co-founder, CEO · Bangalore / San Francisco · Jan 2025 – Present

Self-improving AI health coach on WhatsApp. Grew to \$20K ARR in 9 months.

Thesis

- Proactive personal agents that live on WhatsApp, a full year before Instinct and Muse

What we did

- Hooly coached users on food, sleep and nutrition
- 42% M4 retention, while Hooly was a paid-only product

→ Built Bangalore's largest hiking community along the way: **The Outer Circle**

→ Partnered with **Stance Health** for physiotherapy assistance for users

[Check out Hooly ↗](#)

Famo

Co-founder, CPO · Bangalore · Mar 2024 – Oct 2024

Built an AI-native OS for the top family offices in India.

What we built

→ AI agents that reconciled onshore family office assets from **5** different investment repositories

→ AI-generated daily digests for principals and CIOs on the markets and what moved their net worth that day

→ Reporting on **₹3,000 Cr** of family office assets

Khatabook (YC18)

Lead Product Manager · Bangalore · Jun 2022 – Mar 2024

Built infra to scale lending from 0 → \$100M loan book

IRIS

→ Led the development of **IRIS**, the lending ops infrastructure that Khatabook's lending book runs on today

→ Loan origination, management, collections, real-time underwriting and field-agent infrastructure across web and mobile

→ Built a **12-member** team of engineers and designers and took it from 0 → 1 in a record **15 months**

→ Handling **₹100 Cr+** in monthly disbursements by 2024

Goalteller Rainmatter

Founding Member · Bangalore · Sep 2020 – Jun 2022

Built an AI financial advice tool for retail investors. Scaled to \$80M AUA. Still active.

What I did

→ Led growth, product and design to improve financial market participation with high-quality advice and smart financial planning tools

ExxonMobil

Strategy · Bangalore

Channel partner strategy for Mobil industrial lubricants

Projects

[Cryptickles ↗](#)

Daily cryptic puzzles to keep you on your toes

[Quiztickles ↗](#)

We host game nights and treasure hunts across Bangalore

GrowthX

Cohort 8

Antler

EIR

Mesa School of Business

Mentor

In the Media [Economic Times ↗](#)
[YourStory ↗](#)
[The Federal ↗](#)

Writings [Should Mario collect all the points?](#) Oct 27, 2024
[View all ↗](#) [In search of a core skillset](#) Oct 19, 2024
 [Famo is no more, what next?](#) Oct 15, 2024

Education **Undergrad**  NITK Surathkal
Entered for engineering, left a financial analyst