

Abhishek Kumar

Product Manager — Fintech & SaaS | AI-Powered Products | Growth & Experimentation

✉ kr.abhi75@gmail.com | 📞 +91 9430590142 | 📁 Portfolio | 🐙 GitHub | 🌐 LinkedIn

Product Manager with 5+ years across fintech lending and enterprise SaaS, with a proven track record of 0 → 1 product builds and measurable business outcomes — including ₹118 Cr+ revenue contribution and 50% TAT reduction on a Gold Loan digital product. Experienced in product strategy, PRD writing, go-to-market execution, cross-functional stakeholder management, A/B testing, and embedding AI and automation into product workflows. Adept at owning the full product lifecycle from discovery through delivery, launch, and post-launch optimization.

SKILLS

Core PM:	Product Strategy, Roadmapping, PRD, User Research, A/B Testing, Funnel Optimization, KPI/OKR Definition, UAT, Agile, Scrum, Go-To-Market, Stakeholder Management
Analytics:	SQL, Excel (Advanced), Power BI, Google Analytics, Python
AI & Automation:	LLM Applications, Prompt Engineering, n8n, ChatGPT, Claude
API / Dev Tools:	Postman, Git
PM Tools:	Jira, Confluence, Figma, Notion, Whimsical, Salesforce CRM

EXPERIENCE

Product Manager — Capri Global Capital Limited (NBFC) Nov 2025 – Present

► Collections CRM

- **Built internal Collections CRM from scratch (0 → 1)** — centralized borrower tracking, delinquency visibility, and recovery workflows; used by **30+ agents**, improving recovery rate by **18%** and reducing follow-up cycle time by **25%**.
- Authored PRDs and process workflows with engineering, ops, and business stakeholders; reduced manual agent effort and integrated Elision Dialer for automated calling and bot-driven follow-ups.
- Built prediction and analytics modules for revenue forecasting and delinquency tracking; defined KPIs across recovery rate, agent productivity, and portfolio health.

► Gold Loan Digital Product

- Owned the full product lifecycle — onboarding, KYC, gold valuation, credit decisioning, and disbursement — on the Gold Loan digital platform.
- **Reduced loan processing TAT by 50%** (40 → 20 mins) and **contributed to ₹118 Cr+ in revenue** through workflow redesign, KYC optimization, and conversion improvements.
- Designed a **Co-Lending Workflow System** with partner banks — automated data exchange reduced loan approval TAT by **25%** and improved cross-stakeholder visibility.

Senior Lead — Product Operations (Product Manager) — Meritto (formerly NoPaperForms) Aug 2021 – Nov 2025

Enterprise SaaS · CRM/LMS · EdTech | 100K+ users | 500+ institutional clients

- **Reduced enterprise client onboarding TAT by 30%** (30 → 21 days) by redesigning the onboarding journey and standardizing implementation playbooks.
- Served as primary product interface for enterprise accounts; translated client requirements into PRDs, user stories, and feature briefs, directly influencing roadmap prioritization.
- Led UAT cycles for 10+ major releases; partnered with design and engineering in sprint planning, backlog grooming, and acceptance criteria definition.
- Owned go-to-market enablement: release documentation, internal training, and adoption sessions across enterprise organizations post-launch.

PROJECTS

Independent product case studies — problem definition, solution design, and projected impact.

BookMyShow — High-Demand Ticketing Optimization — Product Case Study

- **Problem:** App crashes and queue failures during peak events (IPL, blockbuster releases) causing drop-offs and lost bookings.
- **Solution:** Designed dynamic load balancing with a real-time virtual queue and progressive disclosure to manage surge traffic without degrading UX.
- **Impact:** **Projected 20% drop-off reduction** and 18% increase in successful bookings at peak load.

EDUCATION

Kirloskar Institute of Advanced Management Studies, Pune 2019 – 2021

Post Graduate Diploma in Management (PGDM) — Specialization: Business Analytics

CERTIFICATIONS

- Product Manager Fellowship — NextLeap (2025)
- Enterprise Product Management Fundamentals — Microsoft, via Coursera (Sep 2025)