

ADWAIT KULKARNI

Product Manager

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SUMMARY

With over 3.5 years of experience in product management, I specialize in driving product development, strategy and innovation in the FinTech domain. I thrive in dynamic cross-functional environments, delivering impactful, user-focused solutions. Known for bridging the gap between technical and business teams, I collaborate with engineering teams with good technical knowledge in RESTful APIs, GraphQL, databases, 3rd party API Integrations etc.

EDUCATION

Bachelor's Degree in Electrical & Electronics Engineering

BITS Pilani - Goa Campus

📅 08/2017 - 08/2021 📍 Goa, India

EXPERIENCE

Product Manager

Finbox

📅 05/2023 - Present 📍 Bangalore, India

Finbox is a company specializing in financial technology in Digital Lending Domain.

- Building the **Loan Origination System LOS platform product** as part of embedded finance product line catering to leading banks, NBFCs and sourcing platforms
- Implemented **Role-Based Access Control** for Lenders & Sourcing Users, migrating access for over 60,000 users with minimal production issues
- Implemented **Single Sign-On (SSO)** and **Multi-Factor Authentication (MFA)** to enhance platform security and streamline user access
- Designed and implemented a **backend-driven frontend architecture** enabling **dynamic UI rendering** through database-stored configurations served by the backend via **GraphQL APIs**, reducing development turnaround time for new features
- Designed and implemented **Workflows module** supporting configurable multi-touch business processes, including credit underwriting, KYC approval, and loan deviation
- Delivered configurable **Task Management Module** facilitating auto-assignments and bulk assignment of workflow tasks to Lender users
- Developed and launched FinBox **Direct Selling Agent (DSA) solution**, managing channel and team hierarchy features for **120,000+ active agents** across web and mobile platforms

Associate Product Manager

Slice

📅 01/2022 - 05/2023 📍 Bangalore, India

Slice is a fintech company operating in the digital payments & lending sector.

- Worked with Credit Risk and Data Team to improve application processing and streamlined manual processes via automation, resulting in a **16% increase** in processed applications
- Achieved a **55%** decrease in manual agent errors and a **21%** reduction in average application processing time
- Managed the integration of a new calling vendor and developed new features to optimize productivity of the Calling Team, achieving a **27% increase** in serviced call volume
- Facilitated training of **130-member calling team** for operationalizing the new vendor integration
- Led the development of a dynamic and personalized **self-serve IVR system**, improving resolution rates by **30%**
- Implemented solution to address ticket backlog creation using ticket response automation, reducing TAT for tagged tickets by **2 hours**

Cloud Consultant

Searce

📅 06/2021 - 12/2021 📍 Pune, India

Searce is a cloud consulting company specializing in Cloud technology solutions.

- Worked with 15+ clients to leverage Google Cloud Platform and its services, enabling transition from a legacy monolithic architecture to a decoupled cloud-native microservices based architecture

KEY ACHIEVEMENTS



Paper Published in International 5G Technology Conference | IEEE Documentation

Wrote a Research Paper based on my Design Oriented Project (Outage Analysis of OFDMA Based NOMA Aided Full-Duplex Cooperative D2D System). The paper was accepted for publication at a renowned 5G Technology Conference in Bali Indonesia.



Winner | Product Teardown Competition | Product Case Deck

Presented a Solution Teardown Deck in front of Co-Founders to increase user engagement & won the competition for developing a strategy to boost user engagement by 50%, leveraging user behavior analysis.



Finished Top 10 | NextLeap APM Fellowship | Product Case Deck

Conducted user research to understand current user pain points and proposed a new feature module for Pharameasy App, finishing in the Top 10 among 400+ fellows

SKILLS

Product Skills

Product Roadmap Product Development

Stakeholder Management UX Design

First Principles Thinking User Research

Project Management Prioritization

Agile & Scrum Methodologies

Program Management Data Analysis

Customer Feedback Analysis

Competitive Analysis Product Life Cycle

Product Strategy Market Analysis

Cross-functional Team Leadership

Go-to-Market Strategy Product Vision

Pre/Post-launch execution

Technical Skills

Excel JIRA SQL NoSQL API

REST API Integrations Microservices

Matlab Python C++ Figma