

APOORV KATHWAR

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SUMMARY

AI Product Manager, fintech and financial-services professional with **9+ years** of experience, combining deep domain knowledge in banking, insurance, mutual fund investments and fintech-entrepreneurship, now focused on being **product management role** with practical knowledge of product skills across **B2B & B2C** platforms. Expertise in building (0-1) from idea to prototypes and scaling (1-10) Apps, APIs, SDKs, MCPs, RAGs platforms and products. Building PRDs, Market Research, Stakeholder Management Deck, A/B Testing, GTM, Analytics and UI/UX.

EXPERIENCE

AI Product Manager

Independent Consultant

Raipur, Chhattisgarh

Jan. 2026 – Present

- Consulting early-stage Fin-Tech, AI, Waste-Tech, Renew-Tech & Insur-Tech startups on AI product strategy, MVP execution, and GTM planning, helping founders improve by driving **48% higher user activation**, **62% growth in engagement**, **37% reduction in customer drop-offs**, **52% increase in feature adoption**, **44% improvement in repeat usage**, **55% faster query resolution**, and **2.1X growth in recurring revenue**, and scale user acquisition through data-driven insights and AI automation workflows.

Associate Partner

One Stop Global Financial Services

Raipur, Chhattisgarh

Aug. 2021 – Dec. 2025

- Managed a portfolio of **500+ HNI and retail clients** across Chhattisgarh region, driving **₹150Cr+** in managed client assets through strategic cross-selling of mutual funds, insurance, and wealth advisory products, contributing to a **52% increase in annual business revenue within 18 months**. Identified a **30% drop-off** and implemented CRM-driven engagement, digitized onboarding, **improved client retention by 40%**, increased repeat investment participation by 28%, reduced operational delays by 35%, and generated a **2X increase in qualified investor leads** across the region.

Investment Advisor

NJ Group Pvt. Ltd.

Raipur, Chhattisgarh

Sept. 2019 – Aug. 2021

- Managed end-to-end investment advisory for **250+ retail and HNI investors** across Raipur, Bhilai, Durg, and nearby Chhattisgarh regions, building and managing an AUM portfolio of **₹80Cr+** that improved average investment growth outcomes by **18–22%**.
- Identified a major awareness gap in SIP-based investing and launched targeted financial education and relationship-driven advisory initiatives that **increased SIP adoption by 47%**, improved onboarding by **33%**, achieved **135%** of annual investment targets.

Insurance Advisor

Tata AIA Life Insurance

Bhilai, Chhattisgarh

July 2018 – Aug. 2019

- Consistently **achieved 125%+** quarterly insurance sales targets and **collecting ₹12Cr+ annual insurance premium**. Identified low insurance awareness among first-time buyers and introduced personalized financial education, **improving policy conversion rates by 36%** and increasing **active client base by 40%**.
- Strengthened long-term customer relationships, proactive claim assistance, and referral-driven engagement models, resulting in a **29% increase in customer retention** and significant growth in repeat and referral-based revenue opportunities.

Relationship Manager

IndusInd Bank Pvt. Ltd.

Raipur, Chhattisgarh

Sept. 2016 – Dec. 2017

- Managed retail banking and HNI customers, achieving **130%** of CASA and financial product sales targets. Achieved sales targets by driving acquisition of **450+ current & savings accounts annually**, contributing **₹3Cr+** in yearly deposits and revenue growth through strategic relationship.
- Identified customer dissatisfaction caused by delayed servicing and onboarding inefficiencies, introducing proactive workflows and verification processes that **reduced complaint resolution time by 45%**, improved **onboarding TAT by 35%**, and increased branch **referral business by 26%** through customer retention initiatives.

EDUCATION

JK Lakshmipat University (JKLU), Jaipur

Master of Business Administration – Finance (CGPA: 7.4)

Jaipur, Rajasthan

2013 - 2015

RECOGNITION & CERTIFICATIONS

NextLeap – Product Manager Fellowship (Top PM Fellow Candidate)

Feb. 2026 - May 2026

Soft Skills: Product Discovery & Design Thinking, Multi-AI Agents workflow, RAG Based-Automation Systems, User Research, Product Growth, KPI Metrics, MVP Development, Stakeholder Management, Presentation & Communication, Problem-Solving, Strategy, Prioritization, Marketing, GTM Strategy, Competition Analysis, Leadership

Tools: JIRA, Whimsical, Figma, SQL, Excel, Cursor, Asana, Trello, Notion, Miro, Claude, Power BI, Google Analytics etc.

Certifications: Google PMP Certification, Oracle - Cloud Infrastructure Generative AI Professional, CISCO - Introduction to Data Science, AI Product Management -Duke University, Agile Project Management.