

Abhishek Satpati

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PROFILE

Senior **Product Leader** with 15+ years of experience driving large-scale fintech, banking, and SaaS platforms across **digital lending, payments, APIs, and banking infrastructure**. Proven expertise in **product strategy, end-to-end lifecycle management, regulatory compliance, and cross-functional leadership**. Known for delivering **high-impact platforms**, optimizing **operational efficiency**, and enabling **revenue growth at scale** across NBFCs, banks, and consumer fintech ecosystems.

Product Strategy & Road mapping | Product Lifecycle Management | Digital Lending & Payments Fintech & Banking Platforms | API-First Architecture & SaaS | A/B Testing & Conversion Optimization | AI / ML-Driven Product Enhancements | Stakeholder & Executive Management | Regulatory Compliance (RBI, Audits) | Cross-Functional Team Leadership | Agile / Scrum Methodologies | Data Analytics & Process Optimization

AWARDS & RECOGNITION

- **Youngest Business Unit Head** – ICICI Bank (2019)
- **SKOCH Award** – iDigiPay Innovation (2018)
- **Opera Award** – NextGen Platform Development (2017)

PROFESSIONAL EXPERTISE

SAISON OMNI PRIVATE LIMITED – Bengaluru

Product Lead | Sep 2025 – Present

- Own end-to-end product strategy and delivery for **Loan Origination and Loan Management platforms** serving NBFCs and partner banks.
- Drive **API-first architecture and third-party integrations** (KYC, credit bureaus, payments, document management), enabling seamless end-to-end digital lending journeys for NBFC partners.
- Led development of scalable lending systems supporting **₹40,000+ Cr loan portfolios** across gold, home, and education loans.
- Designed **underwriting trust layers** integrating policy engines and risk checks, reducing **TAT from 40 minutes to 8 minutes**.
- Implemented **AI-led migration and onboarding workflows**, reducing platform go-live timelines from **2 months to 3 weeks**.
- Partner closely with **engineering, risk, compliance, and operations** teams to ensure regulatory-compliant, audit-ready deployments.
- Define product KPIs, delivery governance, and post-launch optimization to support rapid portfolio scale-up.
- Lead **stakeholder alignment with senior leadership and external clients**, translating business goals into prioritized roadmaps while balancing speed, risk, and regulatory requirements.
- Identify and execute **process automation and platform optimization initiatives**, reducing manual interventions, improving operational efficiency, and preparing systems for future loan book expansion.

KINARA CAPITAL – Bengaluru

Vice President – Strategy & Products | Aug 2024 – Feb 2025

- Owned **end-to-end product management**, including prioritization, BRDs, roadmap execution, and delivery.
- Led and mentored a **14-member cross-functional team**, aligning product strategy with business goals.
- Stabilized a newly launched **Loan Management System within 51 days**, resolving critical failures and regulatory gaps.
- Enabled **clean external audit (Q3 FY25)** through governance, documentation, and compliance alignment.
- Built alternative credit underwriting using **web scraping and ML**, reducing **NPA's by 2.5%**.
- Automated customer operations, reducing **TAT from 3 days to 30 minutes**.
- Improved MTTD and MTTR by **60%** through analytics and monitoring optimization.

- Designed API switchover frameworks delivering **₹1.4 Cr cost savings over 5 years**.
- Scaled digital partnerships, driving **₹600 Cr AUM growth (30% YoY)**.
- Implemented modular UI frameworks and A/B architecture to improve **conversion and journey completion**.

PAYTM – Bengaluru

Group Product Manager – Consumer Products | May 2023 – Aug 2024

- Led design and launch of key fintech innovations including **Lite X, Wallet Interoperability, and Multi-Debit Blocks**.
- Increased user engagement by **5.79%** and feature adoption by **7.92%**.
- Delivered strategic workaround ensuring **UPI and QR continuity post-RBI restrictions (Feb 2024)**.
- Reduced refund timelines from **5–7 days to 1 day** across UPI, IMPS, and cards.
- Eliminated **₹43 lakh in losses** and reduced chargeback resolution time from **120 days to <30 days**.
- Improved system success rates by **21%** and increased revenue by **4%** via automation and reporting.
- Led **ISO 20022 migration**, increasing transaction throughput by **20%**.
- Managed a **15-member team** across QA, engineering, and operations.

PUBLICIS SAPIENT – Bengaluru

Senior Product Manager | Apr 2022 – Apr 2023

- Owned end-to-end development of a **real-time payments platform** serving **5.5 lakh+ daily active users**, ensuring high availability, scalability, and performance.
- Defined **product roadmaps, quarterly OKRs, and delivery plans**, aligning platform capabilities with business and client objectives.
- Presented **product demos and strategic updates** to senior leadership, influencing platform direction, prioritization, and investment decisions.
- Led **backlog grooming, sprint planning, and release management**, ensuring on-time delivery while maintaining quality, security, and regulatory standards.
- Drove **performance optimization and defect reduction initiatives**, improving transaction success rates and reducing production issues post-release.
- Partnered with client stakeholders and internal leadership to **define KPIs, monitor platform performance**, and identify continuous improvement opportunities across the payment's lifecycle.

ICICI BANK – Hyderabad

Business Unit Head – Transaction Banking | Oct 2019 – Mar 2021

- Managed **17 domestic and cross-border payment systems** (NEFT, RTGS, IMPS, UPI, SWIFT).
- Implemented AI-driven failover automation, reducing downtime from **120 minutes to <30 minutes**.
- Migrated SFMS systems to private cloud, delivering **₹1.2 Cr cost savings**.
- Led 24x7 RTGS & NEFT rollout for **1L+ customers**, ensuring 99.9% uptime.
- Managed a **25-member team**, reducing manual service requests by **23%**.

CROMPTON GREAVES LTD – Mumbai

Product Engineer – International Sales & Marketing | Jun 2009 – Sep 2013

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EDUCATION

Master of Business Administration (General Management)- **Indian Institute of Management, Lucknow**

Bachelor of Technology – Electrical Engineering - **National Institute of Technology, Durgapur**

CERTIFICATIONS

Scrum Product Owner (CSPO) – Scrum Alliance