

APOORVA KULKARNI *Product Manager*

✉ apoorva.pm61@gmail.com ☎ +91 8310478828 📍 Bangalore, India 🔗 [LinkedIn](#) 📖 [Substack](#) 🐙 [GitHub](#)
🔗 [Portfolio](#)

I'm a PM who builds with 3 YOE across payments infrastructure, vendor payout systems, third-party API integrations, and internal FinOps and BizOps platforms. I own products end-to-end, from systems design to deployment, with deep experience building ERP workflows that bridge finance and operations. I build using AI as the engineering muscle. Proficient in product lifecycle, stakeholder management, cross-functional collaboration, A/B testing, UAT, and reconciliation design. I've shipped at both early-stage startups and MNCs, and I'm now combining that product depth with AI-native development to go from idea to live product without handoffs.

PROFESSIONAL EXPERIENCE

Kazam EV Tech Pvt Ltd, Associate Product Manager 11/2024 – Present | Bangalore, India

- Designed end-to-end **vendor payout system** consolidating finance, operations, and procurement workflows onto one auditing-ready platform; eliminated manual email-based payment requests, unified multi-stakeholder OKRs, and reduced accounting overhead by **75%** and invoice collection effort by **95%** across **300+ vendors**.
- Led **API integrations** with Tata ACE and Montra dealer management systems — automated installation requests on invoice raise, removed manual dealer entry, and helped scale field ops to **400+ EV installations per day** across northern India.
- Built **auto-assignment engine** for vendors and technicians using performance scoring — cut manual allocation by **85%** and improved SLA adherence at scale.
- Built **customer notification system** from zero; ran A/B tests across WhatsApp, SMS, and IVR — data showed SMS worked best for a non-English, low-tech user base. Now drives **95%** of all transactional comms.
- Owned full **warehouse module** — inbound/outbound flows, stock transfers, WAC-based valuation, and audit tooling across **5 internal & various external warehouses** and **1,600+ SKUs**.
- Spotted a chance to replace static internal docs with AI; integrated a **RAG-based policy Q&A agent** and built a centralised ticketing system across internal tools — reduced support overhead and improved cross-team resolution.
- On day one as APM, replaced manual procurement emails with PO-linked digital flows inside the ERP — first end-to-end ownership initiative, no PM support.

Oracle Financial Services Software Ltd, Associate Consultant 08/2023 – 11/2024 | Bangalore, India

- Worked within Oracle OFSS Supply Chain Financing team on enterprise financial compliance workflows, buyer-supplier settlement logic, and regulatory requirements across large-scale B2B fintech platforms.
- Awarded 'Pat On The Back' for delivering high-quality testing cycles with zero critical defects.

Kazam EV Tech Pvt Ltd, Product Management Intern 03/2023 – 07/2023 | Bangalore, India

- Authored PRDs, user stories, and process flows for ERP enhancements; performed market analysis to guide feature prioritisation.

PROJECTS

Bloom — Interactive Garden Study 🌱, Built with Claude Code 05/2026 – 05/2026

An interactive study interface where users grow a garden by clicking anywhere on screen. Tracks and analyses user behaviour through heatmaps, click coordinates, and interaction frequency.

Recipe Book 📖, 04/2026 – 04/2026

Next.js · Supabase · Tailwind · TypeScript · Claude Code

Full-stack social recipe platform — user auth, image storage, real-time global feed, likes & comments. Designed, architected, and shipped solo. Fully deployed on Vercel. Built in days using Claude Code as the engineering engine; directed architecture, auth flows, DB schema, and edge case fixes entirely through product intent.

SKILLS

PM & Product

PRD Writing · Roadmapping · A/B Testing · Stakeholder Management · Systems Thinking · Audit & Reconciliation Design

AI & Building

Claude Code · Google AI Studio · Lovable · NotebookLM · Opus Clip · n8n · RAG Integration · Vibe Coding

Payments & Infra

Vendor Payout Systems · Payment Infrastructure · Compliance Design (OTP/KYC) · API Strategy · Reconciliation · Invoice Processing

Technical

API Design & Documentation · SQL · MongoDB · Database Management · AI Agent Integration

EDUCATION

B.E., Information Science and Engineering,

CMR Institute of Technology

8.63 CGPA

2019 – 2023

VOLUNTEER EXPERIENCE

- Top 6, Smart India Hackathon (Logistics & Transportation)
- President, Literary Club: Led 200+ members, organised writing & speaking programs
- Tutor, World Youth Council: Volunteered during the pandemic to coach students

INTERESTS

Reading | Writing | Painting | Vocals | Yoga

REFERENCES

Ram Balasubramanian, *Chief Financial Officer*, Kazam EV Tech Pvt. Limited