

Abin Jose

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SUMMARY

A results-driven Senior Product Manager with over 6 years of expertise in high-growth FinTech, driving strategy and execution for the Orca investment platform. Proven leader in leveraging technology for financial innovation, notably in AI-driven decision systems, derivatives trading tools, and ONDC protocol adoption for Mutual Funds. Expert in managing full-stack development teams and delivering compliant, scalable products from concept to market.

EXPERIENCE

All Things Product | StockGro | Bengaluru, India

May 2026 – Present

- Leading the **External Portfolio** project, integrating the **Account Aggregator (AA) framework** so users can securely link and view their holdings from other platforms in one consolidated portfolio.
- Owning the **KYC Verification** project, building the end-to-end user identity verification flow to enable compliant onboarding.
- Driving the **Real Data** project, bringing **live market feeds** into the UI so users see real-time data across the app.

Senior Product Manager | Enrich Money | Chennai, India

February 2024 – April 2026

- Launched India's first Mutual Funds platform on ONDC, enabling micro-investments from ₹10/day and onboarding **2,50,000+ first-time investors within 3 months**.
- Conceptualized and deployed AI-powered Options Strategy Builder using psychology analysis and market context, increasing **strategy adoption by 38% and improving win-rate by 12%**.
- Developed AI Stock Analyzer aggregating **50+ financial metrics** into instant executive summaries, reducing stock research time by **60% for active traders**.
- Engineered Options Strategy Builder with real-time P&L visualization and aggregated Greeks (Δ , Θ , Γ , ρ) for multi-leg baskets, supporting **45+ strategies and reducing execution errors by 25%**.
- Launched Client Ledger with real-time fund utilization and detailed charge breakup, cutting **support tickets related to funds and brokerage by 42%**.
- Built Python-based BI system automating daily C-suite reports on revenue, partner performance, and employee KPIs, saving **20+ analyst hours per week and improving reporting accuracy by 99%**.
- Delivered end-to-end KYC onboarding and UCC generation across NSE, BSE, MCX, and CDSL, reducing **account activation TAT from 2 days to under 30 minutes**.
- Built Partner Dashboard as single source of truth for partnership KPIs and reconciliation, reducing **manual reconciliation effort by 90% across 2500+ partners**.
- Built the **Profile Modification System** handling **15+ modification flows** with automated approval letter generation, ensuring **SEBI/exchange compliance** and reducing manual processing time by **80%**.
- Designed and launched the **P&L Calendar Report**, a heatmap visualization tool enabling traders to analyse daily profit/loss patterns, track **winning/losing positions**, and drill down into **granular transaction details** — improving **7-day retention by 15%** and **repeat trading frequency by 18%**.

Product Manager | Enrich Money | Chennai, India

December 2022 – January 2024

- **Built a Stock Financial Analysis module processing 5M+ market records/day**, using big-data pipelines with automated data integrity audits, improving data accuracy and reliability by **99.9%**.
- **Implemented NSE eIPO bidding with Pre-Apply and queue management**, supporting **Mainboard, SME, REIT, and InvIT segments**, handling **10K+ bid requests** during peak IPO windows with zero downtime.
- **Launched Futures & Options analytics for NSE, MCX, and BSE**, used by **15K+ active derivative traders/month**, featuring real-time option chains, Greeks, and integrated strategy analysis.
- **Developed Technical Analysis tools with 20+ indicators** (SMA, EMA, pivots, trend signals) and historical charting, increasing trader engagement time by **40%+**.
- **Created automated User Reports & Trade Summary modules**, generating **100K+ compliance and account statements/month**, reducing manual support queries by **90%**.

Senior Product Analyst | Enrich Money | Chennai, India

November 2021 – December 2022

- **Developed quarterly product roadmaps aligned with business OKRs**, coordinating design-to-development workflows across **3 cross-functional teams**, improving on-time feature delivery by **30%**.
- **Built an end-to-end Referral Rewards & Tracking system**, enabling users to track referral status and monthly brokerage earnings, contributing to **~20% of new user acquisitions** and improving organic growth.
- **Drove product strategy using market research, funnel analysis, and user feedback from 5K+ users**, prioritizing roadmap features that increased feature adoption by **25%+**.
- **Authored detailed PRDs, user stories, and acceptance criteria for 50+ features**, reducing rework cycles and improving sprint predictability across backend, mobile, and web teams.

- **Built an F&O SPAN Margin Calculator with hedging benefits**, supporting NSE, BSE, NFO, BFO, BCD, CDS, and MCX, enabling margin computation for **up to 20 scripts per strategy** and improving pre-trade risk assessment for derivative traders.
- **Developed a Brokerage Calculator with real-time charge breakdown**, helping users estimate total trade costs upfront and reducing post-trade billing-related support tickets by **40%**.
- **Conducted market research and competitive analysis studies**, delivering **quarterly strategy reports to leadership**, influencing product positioning and feature prioritization decisions.
- **Designed and delivered 20+ training programs** for employees and clients on trading workflows, compliance, and platform usage, improving onboarding efficiency and reducing operational errors.
- **Managed key client relationships and resolved escalations**, maintaining **>95% client satisfaction scores** and improving long-term engagement and retention.

- **Actively traded in crypto, futures, and options markets using live trading platforms, executing 1,000+ trades**, analysing P&L, volatility, and risk across **multiple market cycles and volatility regimes**.
- **Tested 6+ trading strategies including intraday, swing, and hedged positions**, evaluating performance across **150+ trading sessions**, and building strong understanding of **margin utilization, leverage impact, and drawdown control**.
- **Tracked and documented performance for 5,000+ trades using spreadsheets and journals**, analysing win rates, average R:R, and max drawdown, and refining strategy rules based on data-driven insights.

EDUCATION

Master of Commerce – Finance

Indira Gandhi National Open University | Minor in Computer Applications | Kozhikode, Kerala | 2021

Bachelor of Commerce – Finance

University of Calicut | Minor in Computer Applications | Kozhikode, Kerala | 2019

Commerce with Computer Applications

Sacred Heart Higher Secondary School, Kozhikode | Minor in Computer Applications | Kozhikode, Kerala | 2016

CERTIFICATIONS

National Institute of Securities Markets (NISM) | Regulatory Expertise

- **Investment & Analysis:** Research Analyst (Series-XV), Investment Adviser Level 1 (Series-X-A), Mutual Fund Distributors (Series V-A).
- **Derivatives Trading:** Equity Derivatives (Series-VIII), Commodity Derivatives (Series-XVI), Currency Derivatives (Series-I).
- **Operations & Compliance:** Securities Intermediaries Compliance (Non-Fund) (Series-III-A), Securities Operations and Risk Management (Series-VII), Depository Operations (Series-VI)

COURSEWORK

- **Generative AI & LLMs:** Extensive training in **Retrieval-Augmented Generation (RAG)**, **Vector Databases**, **AI Agent Architecture** (MCP, A2A), Prompting, and Generative AI for Product Leaders.
- **Product & Project Management:** Certifications in **Agile Project Management** (Jira Cloud, IIBA), **SDLC**, **Scrum**, **Business Analysis**, and **Technical Product Management**.
- **Data & Backend:** Deep training in **SQL** (Hands-On Practice, Data Analysis), **Database Foundations** (PostgreSQL, MySQL, MongoDB), and **REST API** concepts.
- **CRM & DevOps:** Certifications in **Salesforce** (Essential Training, for Admins), **DevOps Foundations**, and **Learning Git and GitHub** for team collaboration.

SKILLS

Product & Project Management: Jira, GitHub, Salesforce, Postman (API Testing), Excel, Zoom, Zoho, Figma, Notion

Trading & Exchange Systems: Kambala OMS, NSE, BSE, MCX, CDSL, TechExcel ERP, REST API

Data & Analytics: SQL, PostgreSQL, MySQL, Python, PowerBI, Excel

AI & Machine Learning: AI Agents (MCP), AI Agent Architecture, Prompt Engineering, OpenAI, N8N

Payments & Banking: RazorPay, HDFC Bank, Billdesk, Decentro, NorthernArc

KYC & Compliance: HyperVerge, CVL KRA, SignDesk, NSDL, Setu, ProteanTech, Dial4SMS

Mutual Funds & Wealth: CAMS, KFinTech, LarkFintech, Cybrilla (ONDC MF)

Marketing & CRM: LeadSquared, Interakt, WebEngage, Meta Ads, GreytHR, EspoCRM

Cloud & Infrastructure: Firebase, MinIO, Redis, ZeptoMail