

Ayush Kumar Mishra

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SUMMARY

Results-driven **Product Analyst** with 1.9+ years in fintech lending at an RBI-registered NBFC. Skilled at owning end-to-end product lifecycle across requirements gathering, problem statement definition, PRD authoring, and iterative launch. Experienced in establishing OKRs, north star metrics, and KPIs through data driven decision making and cross functional collaboration across risk, onboarding, and credit decisioning products.

SKILLS

Product: Product Strategy, Product Roadmap, PRD and BRD Writing, Requirements Gathering, Backlog Management, Acceptance Criteria, Use Cases, User Story Mapping, Feature Prioritization, A/B Testing, GTM Strategy, Agile, Scrum, Stakeholder Management, Competitive Analysis, Wireframing

Analytics and Technology: SQL, Advanced Excel, Product Analytics, Funnel Analysis, Cohort Analysis, KPI Definition, Process Improvement, RAG Pipelines, OCR Systems, NLP, Machine Learning, Generative AI, REST APIs

Domain and Tools: Jira, Figma, Notion, Postman, GitHub, Confluence, Excel, Langchain, NotebookLM, Zapier

EXPERIENCE

StrideOne – B2B Fintech Lending NBFC

Product Analyst

Product Analyst Intern

Gurugram, India

July 2025 – Present

Aug 2024 – June 2025

- Owned product roadmap, requirements gathering, and discovery for a unified **Risk and Policy Engine** across 3+ lending products; authored PRDs with use cases, acceptance criteria, and managed product backlog.
- Decreased credit evaluation turnaround time by **25%** through process improvement and standardized decision logic delivered via cross functional collaboration with Risk, Engineering, and Compliance teams.
- Spearheaded end-to-end product lifecycle of an **AI document intelligence pipeline**; conducted requirements gathering, specified user personas, authored PRDs, and directed cross functional ML engineering coordination.
- Cut manual underwriting effort by **30%** and enhanced data extraction accuracy by delivering OCR pipeline features through iterative sprint planning and data driven prioritization.
- Managed **customer journey mapping, user research, and A/B testing** across KYC and verification stages; clarified north star metrics and applied product analytics and cohort analysis to identify drop-off root causes.
- Boosted onboarding completion rates by **20%** and lowered funnel abandonment through iterative redesign cycles informed by qualitative user feedback and go to market learnings.
- Architected **credit check orchestration** integrating CIBIL, GST, and bank statement bureau APIs; outlined use cases, API contracts, and acceptance criteria across sprint cycles enabling scalable credit decisioning.
- Lowered API integration turnaround time by **40%** through process improvement and cross functional workflow streamlining across product and engineering teams.
- Developed **reusable workflow templates** through competitive analysis of peer NBFC workflows; accelerated product launch timelines by **30%** and minimized recurring engineering dependency.

PROJECTS

RBI Compliance Risk Analysis using RAG Based AI

[Live App](#) | [PRD](#)

Feb 2026

- Owned full product lifecycle across requirements gathering, problem statement definition, PRD authoring, competitive analysis, and deployment of an AI system surfacing contextual RBI compliance insights.

CRED Payment Trust Scorecard Product Case Study

[Case Study](#)

Dec 2025

- Designed a trust scorecard framework using behavioral signals and API latency data; established OKRs, user personas, use cases, and growth metrics demonstrating end-to-end product roadmap and data driven product strategy.

CERTIFICATIONS

Product Launches Micro Certification – Product School

GTm Strategy, Product Positioning, Launch Planning, Growth Metrics, Success Metrics

Mar 2026

Generative AI with Diffusion Models – NVIDIA

Generative AI, Diffusion Models, Deep Learning, AI Product Development

Jan 2025

EDUCATION

Bachelor of Technology in Computer Science Engineering

Minor: Artificial Intelligence and Machine Learning | Lovely Professional University, Punjab, India

2021 – 2025