

# Krishna Akhil Allumolu

Product Manager • AI & 0-1 Products

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## SUMMARY

Product Manager with 3.5+ years building AI-powered products and 0-1 platforms serving 4.8M+ users. Shipped a multi-agent system in production (CrewAI, BERT, RAG, ChromaDB) that cut ops triage 90% and lifted CSAT 40%, and a semantic-search reverse marketplace funded for productionization (~₹8 Cr projected ARR). Led 0-1 launch of Kotak Bank's premium-card travel rewards (~₹85 Cr annualized GMV, 220x in 12 months) and the rewards platform migration for Axis Bank's ₹11,600 Cr Citi India acquisition (2.5M accounts). CS Engineering background; comfortable with LLMs, agentic systems, ranking, SQL, and Python.

## EXPERIENCE

**Reward360 Global Services** Product Manager (*loyalty & rewards platform serving 4.8M+ users across Kotak, HDFC, Axis, ICICI, Standard Chartered*)

Product Manager (Nov 2024-Present) · Associate PM (Oct 2023-Nov 2024) · Product Associate (Jun 2022-Oct 2023)

### AI & Intelligent Systems

- **Multi-Agent Feedback Intelligence (production):** Built a four-agent CrewAI system on Groq inference, BERT sentiment, and ChromaDB RAG that cross-references 50-90K daily customer events against release notes to surface regressions; reduced ops triage from 7 hours to 40 minutes (-90%), drove +40% CSAT, and deployed org-wide on AWS.
- **Reverse Marketplace with Semantic Search:** Discovered unmet demand among 3,000 super-premium users searching outside the catalog and designed a system using semantic intent extraction, feasibility filtering, and vendor bid ranking weighted by price, trust score, and fulfillment history, with outcome-driven feedback loops. Runner-up at R360 AI Hackathon; funded as a formal product line with ~₹8 Cr projected incremental annual revenue.
- **Reconciliation Automation:** Found 80% of team time lost to manual reconciliation; designed an automated pipeline across order management and payment gateway records, cutting processing from 8 hours to 15 minutes (-97%).

### 0-1 Product Launches

- **Kotak Premium Travel Rewards (sole PM, 0-1):** Launched the platform end-to-end—flights, hotels, points-to-miles redemption, in-app checkout, and flexible-fare flows—scaling to ~₹85 Cr annualized GMV run-rate (220x in 12 months) with ~12K cardholders transacting.
- **Cross-Bank Payments Redesign (Kotak Unbox, HDFC Smart Buy, ICICI iShop):** Diagnosed gateway-side vs. partner-side failure modes and rebuilt payment state management with proactive messaging and failure-specific recovery flows. Lifted retry rate from 30% to 55% and nearly doubled recovered transactions; shipped a partner polling system that unblocked refunds for OTA-cancelled bookings previously requiring manual escalation.
- **Cross-Market Points Pooling (Standard Chartered, 5 markets):** Spotted redemption drop-off from under-threshold card balances and designed a segment-based pooling system that unified balances within a tier while preserving per-segment economics across India, Malaysia, Singapore, Bahrain, and Hong Kong; +15% redemption uplift in India and Hong Kong.

### Large-Scale Platform & Data Work

- **Axis × Citi India Migration (₹11,600 Cr acquisition):** Led the rewards migration moving points, transaction history, and customer profiles for 2.5M credit card accounts with full data integrity over 16 months; migration contributed to Axis's credit card market share rising from 11% to 14%.
- **5-Year Reconciliation as System-of-Record:** Reconciled five years of Axis Bank rewards and financial transactions end-to-end, diagnosing systemic gaps across order management, payment gateway, and settlement systems in direct partnership with senior client stakeholders; the resulting earn-burn-provisioning report became the client's system-of-record for subsequent audits.

## RECOGNITION

**R360 "Pat on the Back" Award** (2023, 2025) for high-impact initiatives · **R360 AI Hackathon** — Runner-up; project funded for productionization.

## EDUCATION

**B.Tech, Computer Science Engineering** · Vellore Institute of Technology, India · 2018-2022

## SKILLS

**AI / ML:** Agentic AI, LLMs, CrewAI, Groq, BERT, NLP, RAG, Semantic Search, Ranking & Recommendation, ChromaDB

**Product:** 0-1 Builds, Roadmapping, PRDs, Feature Flags, Personalization, User Research, Cross-Functional Leadership

**Data, Growth & Tools:** SQL, Python, Tableau, A/B Testing, Cohort Analysis, GA4, Amplitude, FastAPI, Cursor, Claude Code, Vercel