



Neha Kumari

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Summary

Seasoned product strategist with expertise in digital architecture and systems, consistently raising the bar with a strong bias for action. Skilled in building seamless, scalable solutions, driving user-centric innovation across the product lifecycle, and leading impactful multi-stakeholder initiatives.

Professional Experience

Tech Lead | Tech Mahindra | Amazon Pay | Kolkata

Customer-Centric Product Development

- Led a 6-member team to design and implement **India's first fully interoperable** P2P Amazon Pay UPI wallet, fastest 1-click payment with **98% payment success rate**.
- **Quadrupled Monthly Active Users from 1M to 4M** by achieving a superior **2.2-second 90th percentile transaction latency** and boosting payment success rate from 82% to 98%, reducing drop-offs, positioning Amazon Pay Wallet UPI as the go-to wallet for daily transactions.
- **Reduced UPI wallet load time from 4s to <1s**, making it the default payment option for all users////////(seems like all users registered it as default) and **driving a 60% surge in daily transaction volume** on Amazon Pay.
- **Orchestrated integration of Marketing Pages** based on KYC status, UPI registration, and payment behaviour, improving customer onboarding and awareness. Drove a **15% increase** in KYC completion and Amazon Pay UPI wallet registrations.

Leadership and Stakeholder Management

- **Saved INR 96M annually** by optimizing notification workflows for UPI transactions by implementing a tiered, regulation compliant strategy that eliminated redundant SMS and improved user experience. Delivered end-to-end solution **within a week** through cross-functional collaboration.
- **Spearheaded** end-to-end integration of a Rewards System for Amazon Pay UPI, segmenting and enabling personalized rewards across 1P, 2P and 3P payments. **Boosted wallet transaction share from 5% to 7%** and **onboarded 10+** new reward and coupon partners.
- Coordinated delivery across **5+ third-party vendors** including Juspay and P2P teams, ensuring timely, aligned execution of high-impact features through effective cross-domain collaboration.

Process Optimization

- **Launched the 'Pay Now' feature** for Pay on Delivery users, enabling last-mile digital payments and **reducing delivery failures by 12%** while driving operational efficiency through cross-functional execution with engineering and logistics teams.
- **Improved operational efficiency** by implementing 10+ CI/CD pipelines, leveraging AWS services and leading key migrations (CloudAuth, JDK 17), **saving 240+ manual hours annually** and enhancing system security, performance, and scalability.

Team building and Mentorship

- **Led 20+ training sessions for 200+ stakeholders**, including Amazon new hires and Tech M leadership, to strengthen organizational knowledge of UPI, compliance, and digital payment strategy in India.
- **Mentored 20+ developers across software development life cycle**, enhancing delivery outcomes and team performance; also **supported 50+ interview drives** to hire high-quality, culture-fit talent.

Technology Analyst | Infosys | Automobile | India

Platform Engineering and Automation

- **Engineered 15+ features** for Autoline Rev8, a SaaS platform used by **15,000+ car dealerships** across Europe and Latin American markets, contributing to a broader **\$3.6M annual cost saving** as part of Keyloop's ERP modernization under the Infosys partnership.
- **Developed** an automobile tax calculator and EV invoicing system compliant with regional regulations across Europe and Latin American markets, **reducing tender processing time by 30%** through a scalable, user-friendly, and configurable multi-market solution.
- **Built a one-click bulk invoicing feature** for dealership operations, streamlining accounting workflows and **saving 120+ hours/month** by eliminating manual entry and reducing repetitive tasks and human error.
- **De-coupled tightly bound code and optimized DB connections** by creating reusable components, enhancing system robustness and **reducing future maintenance costs by 3%** for the client.

Stakeholder Management

- **Led end-to-end GDPR compliance integration** for Customer Relationship Mapping module by implementing purpose-based data categorization and dynamic consent capture, securing data of **26,000+ customers** and enabling real-time exports, ensuring **full compliance with EU regulations** and **reducing manual effort by 90%** through automation.

- **Collaborated with 15+ vendors and 5 global teams** across APAC, US, and Europe to translate business needs into actionable requirements and **drive end-to-end implementation** across distributed delivery environments.
- **Adapted quickly to KCML**, a proprietary tech stack, and delivered production-grade solutions by applying Java-based design patterns; **reduced dead code by 38%**, improved modularity, and **cut developer onboarding time by 1 week**.
- **Mentored 10+ new hires**, delivered onboarding on KCML and compliance in the automobile domain; **led 20+ technical sessions and demos**, accelerated team ramp-up and ensured consistent code quality and domain alignment.

IT Analyst| Tata Consultancy Services| Banking & Financial Services| India

- **Delivered 8+ critical projects** for Bank Yahav's core transformation supporting its rise from **19th to 3rd largest bank in Israel** by replacing legacy systems with TCS BaNCS in a complex "big bang" go-live, enabling full digital independence.
- **Designed and developed the Admin Workstation tool** for Bank Yahav, enabling 10+ teams to monitor and resolve transaction issues, while ensuring compliance with **1,500+ financial regulations** in a highly regulated banking environment.
- **Delivered end-to-end trading and internet banking solutions** for TCS BaNCS across KBZSC and AYA Trust////(Myanmar), enabling **80% of Myanmar's equity** trade volume at the launch of the Yangon Stock Exchange, the country's first domestic stock market, **within 90 days**.
- **Streamlined and automated** the TCS BaNCS deployment process by consolidating tech stacks into a unified delivery package, **saving 350+ hours annually** and enabling clients to independently deploy and troubleshoot using clear SOPs and documentation.
- **Singlehandedly migrated critical Oracle databases to IBM DB2** for Bank Yahav's core modernization, enhancing system performance and scalability while **reducing database maintenance costs by 30%**.

Education

Bachelor of Pharmacy – *Jadavpur University* | *Kolkata*

Accomplishments

- **Achieved consecutive highest rating 'X'** (Exceeded all expectations) in 3 consecutive appraisal cycles, awarded to only the **top 3% of consultants** in Tech Mahindra, for driving maximum business & financial impact.
- **Sole recipient of the 'Standing Ovation Award' among 1000 associates** of the Financial Services and Payments domain for raising the bar and demonstrating bias of action amid evolving scenarios.
- Honoured with the **'ACER Awards'**, **awarded to only one individual per domain**, for consistently going above and beyond for 3 consecutive years with the highest rating, 'X'.
- **Promoted** to Software Development Team Lead **within one year** due to exceptional performance and leadership potential; fast-tracked from the standard 3-year timeline.
- **Received the 'BRAVO Award' twice** for remarkable contribution in the Amazon Pay wallet UPI launch.
- **Awarded the 'INSTA AWARD'** by Infosys RISE for execution excellence and high-impact contributions to client deliverables **within 2 months**.
- **Received 5 formal client** appreciations for delivering high-quality features and conducting outstanding product demos, consistently exceeding expectations in stakeholder alignment.
- **Awarded the 'On the Spot Award'** for successfully migrating the Oracle database to DB2.
- **Honoured 6 times** with the 'Best Team Award' for delivering complex core banking solutions for Bank Yahav using TCS BaNCS.
- **Received the 'Star Team Award' twice** for launching 20+ interfaces supporting Bank Yahav's banking solutions

Certifications

AWS Certified Developer – Associate, AWS | Global
 Agile Way of Working | Tata Consultancy Services
 ITIL Certification, Certification body | Tata Consultancy Services

Extra-Curriculars

- Technology Vertical Head for the Placement Committee of the 20th batch of the one-year full-time MBA (PGPX) at IIM Ahmedabad.
- Member and Active Contributor at ARISE and Shikshaantar initiative working on specific programs like "From Happier to Safer Classrooms" and organized workshops in English, Mathematics, and Environmental Studies for Tech Mahindra Foundation, Kolkata.
- Completed 4 high-altitude Himalayan treks, including Sandakphu (11,930 ft), Hampta Pass (14,100 ft), Kedarkantha (12,500 ft), and Har ki Dun (11,700 ft).
- Acted and co-directed 8 plays addressing social issues with Vihangam and Drishya Theatre Groups during a two-year theatre stint in Mumbai.

- Represented Tech Mahindra in 10+ marathons, demonstrating commitment championing social issues like environment and women's health.
- Earned the Bronze Certificate from the TCS Corporate Maitree Team for writing, directing, and executing a street play on AIDS awareness, educating the community.
- Honoured with the Special Initiative Award during Tata Sustainability Month for directing a Nukkad Natak on waste management, advocating sustainable practices.
- Received the On the Spot Award for writing and directing a RiO skit on women's empowerment & menstrual hygiene, raising awareness through impactful storytelling.