Amit Kumar

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Technology & Product Leader, Build Financial Services business (Digital Bank and Lending Infrastructure) valued more than $10 billion dollars, Scaled Engineering Team Building , Distributed Platform & Architecture, Digital (People/ Agile) Transformation, DevOps, Infrastructure as Code/Platform

My mantra: You touch it, you improve it!

Summary

- More than **18 years of experience** in Technology Leadership and building **Product & Engineering teams** for Financial Services Institutions (FinTechs, Banks) / Management Consulting Companies (McKinsey & Co) & Telecom companies
- Entrepreneurial & performance spirited technologists with **7+ years of executive-level experience** identifying, qualifying, building technologies and systems that facilitate **business processes and strategic objectives**
- Extensive experience in **scaled/distributed Agile implementation**, large-scale System Architecture with focus on modern paradigms (event-driven, micro-services, serverless, automation, composability, continuous delivery & E2E automation)
- Blend of **technology vision** and **architectural acumen** in implementing business strategies supported by cost-effective, high-performant IT Infrastructure and systems
- **Design Data driven insights** that empowers organisations to better adapt to ever-changing trends and disruptive innovations

Competencies

- Emerging trends/ technologies, architecture patterns
- Cloud Computing (GCP, Alibaba Cloud, AWS) with focus on Security controls
- Build Digital Bank (fully cloud based) and Lending Infrastructure (including STP)
- Team building & Engineering Engagement
- Monetize business with API Ecosystem

Driving leadership abilities:

- Established legal entity of DKatalis in Pune, India, to build regional scalable & predictable growth of Engineering capacity (over $3 million budget)
- Transformed IT Organisation of a Bank from a siloed setup towards being Agile and People Centric (600+ employees, modified version of Spotify model)
- Talented at demystifying tools, frameworks, and platforms for non-technical stakeholders

Credentials

- Master of Computer Applications (MCA) | JNU, New Delhi
- Bachelor of Science (Physics Honors)
  Co-founder of not-for-profit community JSChannel (organise conferences and meet-ups)

Experience Breakup

DKatalis PTE, Singapore, Jakarta, Pune — *Dec 2018 – till date*
(Leading technology for fastest growing Fintech in Indonesia)
(HoE | Enterprise Architecture | Engineering Officer)

- Led DKatalis organisation/ business/ technology from ground-up across 3 locations: Singapore, Jakarta, Pune
- Develop technology (engineering) platform, systems & product to launch Digital Native Bank (Bank Jago) **valued more than $10 billion dollars**
- Build a team of 200+ passionate software engineers and institutionalize engineering discipline/ practices/ tools – IAC, IaaS, PaaS, CD, Automation (over **$6 million yearly budget**)
- Drive full Cloud Infrastructure for the Bank and DKatalis ecosystem. Migrate Bank Systems from Alibaba to GCP in Indonesia to **reduce the Infra cost by 20%**
- **Digital Lending Infrastructure** – Loan Processor, Core systems, Single customer view for decision making

Gojek – Singapore — *Aug 2019 – Feb'21*
(CTO, Financial Services)

- **Scale Financial Services** – grew team from 15 to 90 passionate software engineers and spearhead the system implementation to have **more than 1 million MTUs**
- Drove **operational cost down by 50%** over 1.5 years while maintaining SLOs
- **Digital Lending Infrastructure**: Built and launch Loan Core System, Collection System, Decision Engine (Risk System)
- **Institutionalize engineering discipline**/ practices/ tools across all 20+ squads – IAC, IaaS, PaaS, Continuous Delivery, Automation
- **Solidified Cloud Strategy**, transferring Data Center apps to a private cloud-based platform. Leverage Infrastructure as a Service offerings from a leading datacentre provider. **Achieve and maintain uptime score of 99.9%.**

Head of Technology Enablement, Jakarta, Indonesia — *Oct 2016 – Nov 2018*
(Jenius/ Bank BTPN)

- Responsible for the launch of Digital Banking Product (Jenius) with focus on building engineering capabilities – **more than 1 million customers**
- Responsible for scaling BTPN WOW!,- offering branchless banking solutions on feature phones to **more than 4.5 million customers**
- Designed People Model based on Agile Principles (engineering team – 600+) to put the strategy and implementation of **People Transformation** in the bank.
- Develop and scale Digital Lending Infrastructure for the Bank

- Establish IaaS for digital teams using OpenShift – **spin-up production Infra for the Bank in 17 mins**
- Implemented Digital Branch Office operations with in-house developed Teller System

McKinsey & Co — *Jan 2013 – Oct 2016*
(Expert Associate Partner | Senior Digital Expert)

- Transformation for **Insurance Client** in **Johannesburg** (revolutionize the customer experience through innovative, e2e customer engagement and differentiated advice – making insurance and investment simple, relevant, accessible
- Digital transformation of **5th largest Telecom client**, **Jakarta** (System Integrator for multi-year transformation to make client omni-channel player in telco market)
- Transformation of Bank, **Taiwan** (acquire new customer segment via a distinctive new digital banking offer in a digital garage setup)
- Organisational transformation for largest **Travel Client, London** (accelerated travel client's digital growth by building an omni-channel platform)

Tata Consultancy Services Ltd — *Apr 2005 – Dec 2012*
(Software Architect, Rails Engineer, RubyMotion Engineer)

- Architected and led a team of 10 engineers to develop – Marketing Media Mix Decision Support Tool to visualize historical marketing investments, econometric responses, ROIs, enable creating simulations/scenarios
- **UK based Healthcare Client** - Design and develop Advanced Healthcare Analytics leading a team of 15 engineers
- **Enterprise Client in NY, USA** - Develop micro-blogging application, Knowledge platform

Tech Mahindra (Mahindra British Telecom) — *Dec 2003 – Mar 2005*
(Software Engineer)

- Design and development of BT.com (customer facing) and BTWholesale.com (B2B Portal for wholesale customers) for British Telecom. Develop boilerplate cross-cutting concerns – increase productivity

Published white papers:
- Building scalable micro-blogging solution for Enterprise
- Healthcare Analytics Application (Open Source)
- Building People Oriented Knowledge Systems

Technology speaking:
- Organizer of largest DevOps Conference in Jakarta, Indonesia – 2018
- Organizer of largest Javascript Conference (JSChannel) with 500+ attendees (2013-16)
- Speaker at Ruby Conference globally – New Orleans, SFO, Melbourne, Belgium
- Speaker at Agile Conference, Australia