



# NEHA KARVE

Hello! I'm a UX Designer at Google Pay, shaping user experiences for digital payments.

I'm fascinated by the way technology can be leveraged to provide simple and elegant solutions for a wide range of problems.

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📍 Bangalore, India

## CURRENTLY

UX Designer

Google Pay

Build a wide range of intuitive payment experiences

2023 - Present

As Google Pay's payment methods SME, designed features enhancing credit card adoption and payment readiness (led to 2x RuPay credit card YoY growth) and standardized payment UIs by driving xPA display consistency & establishing UPI guidelines for Chrome & Google Payments Account.

*Earned a design patent.*

Created a design playbook to handle bank migrations and ensure users remain ready-to-pay on Google Pay.

*Won the Google Commerce tech impact award 2025.*

Spearheaded the 0-to-1 design of Central Bank Digital Currency on Google Pay, driving product strategy through xfn brainstorming, stakeholder alignment, and key presentations to the Reserve Bank of India (RBI).

Making credit simple, accessible and helpful to all

2021 - 2023

Redesigned the co-branded Axis ACE credit card application journey on Google Pay, creating a scalable and delightful experience that works across financial services. Saw a 16% increase in credit application submissions across cards and loans.

*Earned a [design defensive publication](#) - a determinate & indeterminate stepper pattern, now used x-app.*

Build an app ecosystem with re-usable features

2020 - 2021

Optimized the Spot review process to reduce time-to-launch for partners from 5 weeks to 2 weeks.

Lead design for the add address flow which is built as a plug-and-play feature used across the app.

## PAST EXPERIENCE

UX Design Lead

OnlineSales.ai / Sokrati

Help SMBs leverage digital marketing

2015 - 2020

Built a self-serve platform simplifying social media marketing for SMBs. Worked with customer support teams to understand user needs and build data-driven features to empower users.

UX Designer

Left Right Mind

Crafting delightful app experiences across verticals

2014-2015

I created experiences for a variety of products in ecommerce, finance and lifestyle verticals. I was the lead designer for a nailbot app '[Preemadonna](#)' that made it to TechCrunch SF 2015 finals.

## EDUCATION & INTERESTS

MIT Institute of Design, Pune, India

Graduate Diploma in Product Design

2010 - 2015

As my college grad project, I created 2 boardgames and a daily use kit for children with special needs.

I'm happiest when making things with my hands! So far, I've tried lino art, hand-building and wheel throwing ceramics, and my absolute forever favorite – sewing!

Complementing my training as a classical dancer, I'm an aspiring yogi. In my free time I enjoy learning the Ukulele and honing my handstand skills.