

Ashutosh Kumar

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PROFESSIONAL SUMMARY

Full-Stack Software Engineer with 1+ year of professional experience, specializing in backend systems for production-grade fintech applications. Built and maintained Loan Management Systems, lending partner integrations, and payment gateway workflows covering the complete loan lifecycle. Proficient in Node.js, Express.js, TypeScript, and MySQL on the backend; experienced in Angular and React.js on the frontend. Hands-on experience integrating third-party financial APIs including Razorpay, AU Small Finance Bank, Godrej Finance, and Credit Saison.

TECHNICAL SKILLS

Languages: JavaScript, TypeScript, Python, SQL

Backend: Node.js, Express.js, FastAPI, REST API Design, Webhook Integration

Frontend: Angular, React.js, TypeScript, Component Architecture, REST API Integration

Database: MySQL, Schema Design, Query Optimization

Tools & Platforms: Git, Postman, AWS (EC2, S3)

Integrations: Razorpay API, AU Small Finance Bank, Godrej Finance, Credit Saison, SMS Gateway

EDUCATION

• Bachelor of Technology – Information Technology

ITM Group of Institutions

- CGPA: 8.2 / 10

July 2020 – June 2024

Gwalior, Madhya Pradesh

PROFESSIONAL EXPERIENCE

• Software Engineer

TechFino Capital Pvt Ltd

November 2024 – Present

Bengaluru, Karnataka

- Designed and maintained a multi-product **Loan Management System** supporting Education (B2B2C) and MSME (B2C) lending, handling the complete loan lifecycle from applicant onboarding to repayment closure.
- Built end-to-end integrations with **Godrej Finance Limited** and **Credit Saison** using REST APIs, covering loan application sync, approval callbacks, disbursement triggers, and EMI reconciliation.
- Integrated **AU Small Finance Bank** APIs for virtual account management, payment processing, transaction reconciliation, and automated repayment matching, significantly reducing manual reconciliation effort.
- Architected a **centralized configuration module** to manage product rules, partner-specific parameters, and workflow flags — eliminating code deployments for routine business configuration changes.
- Built an **automated bulk employee data ingestion system** via email-based file processing, reducing HR data upload effort by **85%** and eliminating manual data entry errors.
- Implemented **real-time bank account verification** and NACH mandate registration using **Razorpay API**, ensuring validated and secure disbursement flows for every loan account.
- Developed an **automated SMS reminder system** for overdue EMI accounts, improving repayment follow-up efficiency and collection pipeline hygiene.
- Maintained **Postman collections** with environment-based configurations for 30+ API endpoints, enabling faster QA cycles and seamless partner onboarding testing.

• Frontend Developer Intern

Numeric Infosystem Pvt. Ltd

May 2022 – August 2022

Gwalior, Madhya Pradesh

- Built production-ready **Angular + TypeScript** frontend features for a US-based enterprise client, delivering reusable components with **90%+ unit test coverage** using Jasmine and Karma.
- Owned REST API integration end-to-end — designed service layers, mapped response models, and debugged cross-layer data flow issues in collaboration with the backend team.
- Followed Agile sprint workflows, participated in peer code reviews, and maintained component-level documentation to support team onboarding.

TECHNICAL PROJECTS

- **Learning Management System with Online Exam Module** — Angular, Node.js, Express.js, MySQL Dec 2023 – Apr 2024
 - Built a full-stack LMS with **role-based access control** (Admin, Staff, Student) supporting course management, assignment scheduling, and an auto-graded online exam module — designed the React.js frontend and Node.js/Express.js backend independently.
 - Implemented **JWT authentication**, deadline tracking with automated email/SMS notifications, and a secure file upload/download system. Designed a normalized **MySQL schema** handling users, courses, submissions, and exam results.
- **Real-Time Chat Application** JavaScript Feb 2024 – Mar 2024
 - Built a real-time messaging platform using **Firebase Realtime Database** and WebSocket events, supporting one-on-one and group conversations with live delivery status.
 - Implemented **Firebase Authentication** for secure login, session token management, and user profile handling with encrypted message storage.

CERTIFICATIONS

AWS Cloud Virtual Internship – Amazon Web Services (July 2023)