

AJAY M

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PROFESSIONAL SUMMARY

Software Engineer with 4 years of experience designing and operating cloud-native, event-driven systems in FinTech across Southeast Asia. Architected and delivered scalable Go microservices for end-to-end loan processing automation, third-party API integrations, and compliance workflows. Improved backend performance, reliability, and cost efficiency through system refactoring, AWS serverless architectures, and workflow automation, leveraging AI-assisted development tools. Led cross-functional initiatives translating business and regulatory requirements into secure, production-grade backend solutions.

TECHNICAL SKILLS

Languages: Go, JavaScript/Node.js, Python, Java, SQL

Cloud: AWS (Lambda, EventBridge, SNS/SQS, S3), Docker

Frameworks & Architecture: REST API, GraphQL, Microservices, Event-Driven, Serverless, Express.js, React

Database: Postgres, MySql, MongoDB

Tools & AI: Camunda BPMN, Appsmith, Postman, Swagger, Datadog, Sentry, Git, GitHub Copilot, Claude Code

PROFESSIONAL EXPERIENCE

Software Engineer

Jul 2022 - Present

Remote (Singapore)

Internal Tools, Funding Societies

- Architected **Bank Parser** with **Finance AI** and Perfios fallback, reducing **parsing time by 85%** and saving **\$6000+ per month**
- Led **onboarding MVP** securing **\$200K funding** with **95% performance**, expanded across **Malaysia and multiple products**
- Designed **centralized risk engine** with **cascade logic**, ensuring **100% audit traceability** and preventing **fraud contagion**
- Architected **serverless AWS Lambda** document linking, eliminating manual errors and reducing retrieval time by 70%
- Delivered **compliance tracking** system using **no-code** and **AI Agent**, cutting development cycles from **4 weeks to 5 days**
- Optimized Credit Bureau Statement parsing to a **single-step**, eliminating **3-step process** and redundant prescreening calls
- Automated **credit report pipeline** using Lambda, achieving **100% availability** and eliminating all **manual interventions**
- Integrated **Questnet** with **20+ validation** checks, automating 90% pre-screening for **30,000+ loans**, saving **20 hours weekly**

Software Engineer Intern

Jan 2022 - June 2022

Internal Tools, Funding Societies

Remote (Singapore)

- Engineered scalable microservice integrating **12+ services**, reducing loan processing time from **3 hours to 20 minutes**
- Designed automated loan workflow with **Camunda**, processing **500+ daily applications** across South-East Asia markets
- Integrated **CLIK** credit reporting, saving **\$20K**, reducing latency by 30%, and resolving **75% of production issues**

Summer Intern

May 2021 - June 2021

Deep Learning & Image Processing, ZOHO Corporation

Tamil Nadu, India

- Built real-time **Facial Recognition** and **Landmark Localization** using OpenCV and Flask, delivering **92% accuracy** at **30 FPS**

PUBLICATION

- “Medi-Food Supply Chain Management Using IoT & Blockchain”, Patent Published, **App No. 202241043879**
- “Blockchain Based Agri-Food Supply Chain Management”, Published at PCCDS 2022

ACHIEVEMENTS

- **Resource Person** for Full-Stack development workshop, guiding beginners to build their first applications successfully
- **Ideathon Winner** for designing a Blockchain and AI based Drug Vending Machine with real-world applicability
- National Hackathon **Runner-Up** at CSI, Chennai Chapter for end-to-end blockchain product development
- Conducted **C programming** sessions for peers, juniors, and students from underprivileged communities
- Tamil Poet and Digital Creator with **110K+ followers** on Instagram, Threads, and Facebook

EDUCATION

Bachelor of Information Technology

Aug 2018 – June 2022

Anna University - Coimbatore Institute of Technology

CGPA: 8.73 / 10