AJAY M

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EDUCATION

Bachelor of Information Technology   **Aug 2018 – Jun 2022**
Coimbatore Institute of Technology   Tamil Nadu, India

TECHNICAL SKILLS

Programming Languages: Go, Python, Java, JavaScript, SQL
Frameworks: Node.js, React, Karate, Postman, REST API, Graphql, ServerLess
Tools: Git, Docker, Swagger / OpenAPI , Datadog, SonarQube
Database: Postgres, MySql, MongoDB

PROFESSIONAL EXPERIENCE

Software Engineer   **Jul 2022 - Present**
Internal Tools, Funding Societies   Remote (Singapore)

- **Tech lead for MVP Product**, design and development for **customer onboarding** for Singapore, achieving **95% performance** with CardUp KYC integration, securing **$200K funding**, and expanding operations to Malaysia.
- **Automated loan renewal**, reducing manual work from **30 hours to 15 minutes** and improving productivity by **75%**. Optimized loan processing to handle **30,000+** loans and installments within **500ms-2s**.
- **Engineered** auto/manual flows for **Instant Approval** by integrating **Perfios** and collaborating with Data Engineering, cutting bank statement **parsing time by 80%.** reducing tech support issues by **97%.**
- Led **pre-screening** for micro loans and Questnet Report, to **automate 90%** of processes. Reduced manual intervention by **20 hours**, streamlining loan origination and underwriting for sales and credit teams across regions.
- **Contributed** to the **serverless development** of the Auto Top Up Financing product, reducing manual workload by **85%** and saving **$150K** through serverless architecture.

Software Engineer Intern   **Jan 2022 - Jun 2022**
Internal Tools, Funding Societies   Remote (Singapore)

- **Engineered** and deployed a **new microservice** integrating **12+ services** via REST APIs for **Camunda** orchestration, reducing applications **process time by 90%** and automated origination/underwriting processes **across Southeast Asia**.
- Integrated **CLIK** for credit bureau reports, addressing Pefindo's incomplete data issues and saving **$20K in subscription fees**. Improved endpoint performance by reducing **latency by 30%** and production issues **by 80%.**

Summer Intern   **May 2021 - Jun 2021**
Deep Learning & Image Processing, ZOHO Corporation   Tamil Nadu, India

- Engineered **full-stack web** applications for **face mask detection** (MobileNetV2), **face recognition** (Siamese network), and **facial landmark detection** (MTCNN) using Flask for **static images and live video** streaming.

PROJECT

Medi-Food Supply Chain Management Using IoT & Blockchain (Patent Published) - Designed and deployed Full stack Blockchain-IoT market place for secure food supply chain management, improving transparency, real-time monitoring, and eliminating middlemen, ensuring safe delivery of nutritious food.

EXTRACURRICULAR

- Tamil Poet & Influencer with **100K+ followers** on Instagram, Threads, and Facebook
- **Resource Person** for "Diving into Full-Stack Development: Building your First Application"
- Ideathon **Winner-Up** for innovative "Drug Vending Machine using Blockchain and AI"
- National Hackathon **Runner-Up** (CSI, Chennai Chapter) for product development
- **C Programming Trainer** for Peers, Juniors and orphanage students