AJAY M

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PROFESSIONAL SUMMARY

Proactive Software Engineer with 4 years of experience specializing in Go, cloud-native microservices, and event-driven architectures in FinTech. Proven ability to architect and build scalable and reliable backend systems, automate workflows, and integrate third-party APIs to optimize costs, improve processing performance, and ensure regulatory compliance. Experienced in AWS serverless and AI-assisted development, with a strong track record of leading cross-functional initiatives and translating complex business requirements into high-performance, maintainable solutions that drive operational efficiency.

TECHNICAL SKILLS

Programming Languages: Go, JavaScript/Node.js, Python, Java, SQL
Cloud: AWS Lambda, EventBridge, SNS/SQS
Frameworks: REST API, GraphQL, Serverless, Express.js, React
Tools & Platforms: Camunda, Appsmith, Docker, Swagger/OpenAPI, Datadog, Sentry, Git, Postman
Database: Postgres, MySql, MongoDB

PROFESSIONAL EXPERIENCE

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

- Engineered **Bank Parser** with **Finance AI** and Perfios fallback, saving **$6000+ monthly**, reducing **parsing time by 85%**
- Led **onboarding MVP** securing **$200K funding** with **95% performance,** expanded across **MY 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 cutting retrieval time by 70%
- Built **compliance tracking** system using **no-code** and **AI Agent**, reducing development lead time from **4 weeks to 5 days**
- Optimized **Credit Bureau Statement parsing to single-step**, eliminating **3-step process** and redundant prescreening calls
- Automated **credit report pipeline** using Lambda, achieving **100% availability** and eliminating all **manual intervention**
- Integrated **Questnet with 20+ validation** checks, automating 90% pre-screening for **30,000+ loans**, saving **20 hours**

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

- **Engineered** microservice integrating **12+ services**, cutting application 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 with **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
- **Ideathon Winner** for designing a Blockchain and AI based Drug Vending Machine
- National Hackathon **Runner-Up** (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**
Coimbatore Institute of Technology   Tamil Nadu, India