Anupam Kumar

Software Development Engineer

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WORK EXPERIENCE

Navi Technologies

On-site (Bangalore)

SDE-2 | Team: Personal Loan | Language: Java, Kotlin

July 2025 - Present

- Database Optimization & Cost Savings: Optimized DB storage by partitioning large tables using pg_partman and migrating to a smaller instance, reducing overhead and saving \$600 per month with zero downtime.
- Processing Fee Introduction: Led the end-to-end backend delivery of a new Processing Fee feature, contributing ₹1CR per day in revenue. Mentored and guided junior engineers on the team to ensure a seamless and on-time rollout.
- Service Scalability & Performance: Improved service performance by re-architecting backend services with asynchronous processing via Kafka and optimizing database queries, enabling a 5x increase in requests with zero downtime.

Navi Technologies

' SDE-1 | Team: Personal Loan | Language: Java, Kotlin

July 2023 - June 2025

- Revamped Loan Journeys: Redesigned Personal Loan Repeat and Top-Up flows, including Offer Generation, Mandate, and Disbursement. Increased approval-to-disbursal rates $(24\% \rightarrow 29\%, 14\% \rightarrow 25\%)$ and boosted daily gross disbursal by 33.5% (₹17.6 Cr \rightarrow ₹23.5 Cr) and 26.6% (₹10.5 Cr \rightarrow ₹13.3 Cr).
- **EMI Date Standardization**: Streamlined EMI date logic by consolidating to 4 dates and integrating with a decisioning service. Revamped API workflows, eliminating redundancy and significantly **improving collection efficiency**.
- Comms in Vernacular Languages: Enhanced customer experience by implementing multi-language communication in 15+ vernacular languages, optimizing workflows, and reducing redundant reads.
- OKYC Integration: Integrated Aadhaar and PAN verification using Digilocker, increasing KYC completion rate by 10.2% and reducing completion time.
- Workflow & Production Optimization: Automated QA processes (reducing time from 10 minutes to <1 minute), simplified KYC verification for faster onboarding, and resolved high-priority issues during on-call rotations to ensure minimal downtime and consistent service reliability.

TECHNICAL SKILLS

• Programming & Frameworks: Java, Kotlin, C++, Python, SQL, Spring Boot, JUnit, GraphQL

• Databases: PostgreSQL (pg_partman), MySQL, MongoDB

• DevOps & Tools: Docker, Kubernetes, Prometheus, Grafana, Apache Kafka, Gradle, Maven, Git, Shell

• Areas of Interest: Low Level and High Level Design, Microservices, Database Systems

PROJECTS

- EvolvDB Educational Database Engine: Personal Project | Project link on GitHub
 - ∘ Built a **from-scratch relational DB engine** in Java to deeply understand database internals, covering the full query pipeline: **SQL Parsing** → **Planning** → **Optimization** → **Execution**.
 - $\circ \ \ Designed \ a \ modular \ system \ with \ {\bf catalog}, \ {\bf planner}, \ {\bf optimizer}, \ {\bf and} \ \ {\bf Volcano-style} \ {\bf execution} \ {\bf engine}.$
 - Implemented core **relational operators** and a **cost-based optimizer** with join reordering, predicate pushdown, and projection pruning, showcasing expertise in advanced database concepts.
 - Developed unit and end-to-end tests and authored comprehensive documentation with diagrams.
- Network Software Monitoring Tool: Smart India Hackathon Project | Design document
 - Developed a tool to monitor and regulate software installations on network devices.
 - Worked on IP address discovery within local networks, incorporating a hot reload feature for real-time updates.
 - Implemented APIs to enable network searches based on IP addresses and software names, providing a key feature for network administrators.

ACHIEVEMENTS

- 2022 | Grand finalist in the Software category in SIH 2022.
- 2022 | Secured Global Rank 2329 in Google Hash Code.
- 2021 | Secured Global Rank 2436 in Google KickStart Round D.

EDUCATION

Indian Institute of Technology Bhilai

Raipur, Chhatisgarh