

Kartik Garg

Senior Software Engineer

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WORK EXPERIENCE

Senior Software Engineer - Mobile InCred Finance

05/2021 - Present

Achievements/Tasks

- I am developing a fintech product in Android as well as Flutter that facilitates loan access for MSMEs, individuals, and small business owners while strictly adhering to RBI guidelines, ensuring both robust features and compliance.
- Worked on features like Penny testing, NACH, Auto-Pay, Loan Selector, Developer Settings, etc in Native Android using Kotlin and in Flutter using Dart.
- Improved CI/CD for seamless distribution of the builds.
- I enhanced the flow of the Know Your Customer (KYC) and Camera features, resulting in a remarkable 40% increase in the loan application completion process and a 50% acceleration in processing speed.
- Maintaining crashlytics of the Android as well as Flutter app to the most optimum level at around 99.98% and improving UI/UX for 2.5Million+ users.
- Leading the process of transforming the InCred Android app into a Flutter application while enhancing features to provide a more user-friendly experience for loan seekers.
- Implementing new features best practices and a robust architecture in the code base, ensuring adherence to critical software development principles on every application. The focus is on maintaining clear module segregation, allowing features to be managed independently.

Software Developer Cubastion

09/2018 - 04/2021

Achievements/Tasks

- Developed cross-platform application and APIs for Daimler India Commercial Vehicles' OMS (Dealer Management System) using Java with MVVM architecture. Leveraged Retrofit for API calls and Rx for reactive programming, enabling efficient inventory tracking and management for dealers.
- Created Android application for Voltas, enabling smooth interactions for Customers and Dealers. Key features include new dealer and sub-dealer registration, efficient product tracking, streamlined service request generation and tracking, and real-time technician location monitoring via Google Maps Services (GMS).

EDUCATION

B.Tech, Electronics and Communication Maharaja Agrasen Institute of Technology

06/2014 - 06/2018

SKILLS

Android

Flutter

Java

Kotlin

Dart

Kotlin Flows

Kotlin Coroutine

Database - RoomDB, DynamoDB

Firebase

Flutter providers

BigQuery

AB Testing, Remote Config

Dagger Hilt

RxJava

Navigation Graphs

Rx Dart

Dependency Injection

Reactive Programming

Android Jetpack

FlutterBloc

Compose

Flutter Web

MVVM/MVC/MVP

Team handling

Providers

Roboelectric - Mockito

Flutter Web

Unit Tests

Viewbinding/Databinding

Product Management

CI/CD

LANGUAGES

English

Full Professional Proficiency

Hindi

Full Professional Proficiency