

# GAURAV HULMUKH

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## EDUCATION

University of Mumbai, Mumbai, India  
*Bachelor of Engineering in Computer Science*

June 2015 - June 2019

## TECHNICAL SKILLS

**Programming Languages:** Python, Java, C++, JavaScript, C, PHP, MySQL,

**Machine Learning/DL Frameworks:** PyTorch, TensorFlow, Keras, CoreNLP, SparkNLP, OpenCV, HuggingFace Transformers

**Web, Mobile & Cloud Frameworks:** Android framework, NodeJS, Docker, Apache fineract, Kafka, EC2, Kubernetes, Route53, AWS Lambda, Fastapi, Pentaho

**Databases/Storage/Graphs:** MySQL, AWS S3, Redis

## WORK EXPERIENCE

**ValueFin India Credit Services Private Limited, Software Engineer,** Mumbai, India

June 2019 – Present

- Developed **Automated Credit Module** in which all the processes related to loan processing (credit underwriting, credit score based on financial, eligibility calculation and final **CAM** generation) is automatically calculated as per the policies of the company.
- Developed **Aadhaar Card Number masking solution** using **OCR (google tesseract)** along with validation of Aadhaar Number using the Verhoeff Algorithm.
- **Dockerized** the solution and exposed it as a scalable API using flask server/FastApi.
- Developed Android custom camera for Indian **KYC ID** card taking pictures with the features of auto focus and irregular cropping of pictures.
- Developed **Kisan Credit Card App** for Agriculture credit scheme to provide timely and adequate **credit** support to the farmers and producers for crop cultivation as well as non-farm activities in a cost-effective manner by the banks in India.
- **Kisan Credit Card App** currently used by **30000+ Famers**
- Developed **LOS** with All types of Loan Product, Cash flow, Integrated **document Verification** with Aadhaar and Income tax Department, Also Done **CIBIL integration** to pull CIBIL Report of Customer with **IDV**.
- Developed **Loan Management System** Using Apache Fineract, Pentaho and AWS EC2, load balancer, S3, Route53
- Developed Agriculture Finance Domain Based **AI Chatbot** utilizing AWS EC2, lambda, Docker

## ACADEMIC EXPERIENCE & PROJECTS

**Android Custom KYC Camera (JAVA, Jitpack v1.1, API 14+)**

January 2021 – April 2021

- Developed Android library Custom camera interface for Indian ID card (Aadhaar Card, Pan Card)
- Support automatically adds auto focus and irregular cropping of pictures.
- Helped in capturing Accurate Documents from Customers.

**MeasureSand (PWA, JavaScript, Manifest.json, Service Worker.js)**

April 2021 – June 2021

- It is a Progressive Web App build with help of Service Worker.js and manifest.js
- It helps transportation business to calculate exact measurement and price estimation of material available in Lorry/truck.
- It can be used online and offline, once it is installed in mobile or desktop with just 300KB size.

**Procurement Management System (T-SQL, Power BI, SSMS)**

July 2020 – August 2020

- Implemented procurement system to expedite and audit procurement process
- Devised **3** triggers, **5** stored procedures, **4** functions to automate processes
- Created **5 views** for access of information required for business purposes

**AI Chatbot development for Regional Languages (Python, Keras, TensorFlow)**

July 2018 – March 2019

- Used NLTK Library for Tokenizing words and Sentences with Bag of Words concept.
- Trained ML model using Tensorflow Library and used Tensorflow Lite for Android Connectivity.
- ML model connected Android app front end using Socket Programming.