Ritik Chakrawarty

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Profile Summary

Senior Software Developer with 3+ years of experience building large-scale distributed systems and fintech solutions. At NPCI, architected Central Bank Digital Currency infrastructure processing 500K+ daily transactions. Currently at Capital Now NBFC, developing automated loan disbursement systems with complex algorithms and multi-vendor API integrations. Expertise in microservices architecture, system scalability, and financial technology solutions.

Experience

Capital Now (by Finxer Technologies Pvt. Ltd.) — Dec 2024 – Present

Senior Software Developer — *Hyderabad, India*

Capital Now App – Backend System

- Automated CIBIL reporting system, reducing logic duplication by 60% across 5+ vendors, processing reports monthly.
- Built PDF parser (Node.js + Tesseract) achieving 95% accuracy in PAN/UAN extraction from documents.
- Integrated UPI AutoPay, boosting repayment success by 40% and processing monthly transactions.
- Developed dynamic bank-vendor switch mechanism, eliminating manual fallbacks and reducing downtime by 80%.
- Refactored eNACH mandates, reducing DB load from 80% to 30% and increasing throughput 2.5x for daily transactions.
- Resolved 25+ legacy bugs and mentored 3 junior developers, improving release stability by 35%.
- **Tech Stack:** Node.js, TypeScript, Golang, Express.js, Kafka, Redis, RabbitMQ, AWS, Git, MySQL, Sequelize.

National Payments Corporation of India — Jul 2022 – Nov 2024

Senior Application Developer - Distributed Systems Team — *Hyderabad, India*

Retail Central Bank Digital Currency (R-CBDC) - Large-Scale Distributed System

- Architected distributed transaction reconciliation system recovering 99% of missed transactions across microservices, processing 80,000+ daily transactions.
- Designed and implemented secure onboarding microservice for 15+ organizations with multi-layer validation, reducing latency by 60%.
- Built Kafka-based event streaming architecture with heartbeat monitoring, scaling data throughput 3x to process 2M+ messages daily across distributed nodes.
- Developed automated reporting microservice with Redis caching layer, eliminating 70% manual effort and achieving 99.9% accuracy for 100+ daily reports.
- Optimized distributed currency issuance/redemption pipeline, implementing horizontal scaling to handle concurrent transactions daily.
- Refactored distributed data architecture with Redis/KeyDB caching strategy, achieving 83% DB efficiency improvement and 50% faster query response.
- Led technical mentoring for 5 engineers and cross-service integration with 3 distributed teams, improving system reliability by 25%.
- **Tech Stack:** Node.js, Hyperledger Fabric, TypeScript, Golang, Kafka, Redis, KeyDB, RabbitMQ, Docker, Kubernetes, Git, MariaDB, CouchDB, Microservices.

Education

B.Tech in Computer Science — Jul 2018 – Jun 2022

Shri Ram Institute of Technology — *Madhya Pradesh, India*

Skills

Programming Languages	TypeScript | Java | SQL | Bash | JavaScript
Distributed Systems	Microservices | Kafka | Redis | KeyDB | Docker | Kubernetes | System Design
Backend & Cloud	Node.js | Hyperledger Fabric | MariaDB | Express.js | REST API | AWS | Git

Personal Projects

- **Book It!** – Movie ticketing app on Hyperledger Fabric with secure seat tokenization, supporting multiple users.
- **Track My Prada** – Blockchain product traceability tool preventing counterfeits, tracking authentication at every layer.

Achievements

- **Well Done Award 2024:** Received twice by NPCI for R-CBDC system reliability and design excellence.
- **Playground Challenge Winner 2024:** First place in NPCI's Advanced Open Source challenge among 200+ participants.
- Solved 300+ LeetCode problems focusing on distributed algorithms, system design, and scalability patterns.

Certifications

- **Advanced Blockchain (IIIT Hyderabad)**
- **Certified Hyperledger Fabric Developer (KBA)**