

# Utkarsh Raghuvanshi

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## SKILLS

**Development** C/C++, HTML, CSS, JavaScript, Typescript, VDL(Framework), React, NextJS, Angular(basic), SQL, Python, Redux, Unit Testing - Jest, Web testing - Cypress, Docker, Jenkins

## WORK EXPERIENCE

**Consultant 1 (Engineer) — FICO**

Jun 2023 - Sep 2025

### Business Outcome Simulator (BOS) - Software Developer

- Developed interactive reports for large datasets using **Plotly.js**, adding legends, tooltips for faster insights.
- Implemented a **common class-based JS solution** for report rendering in app, cutting loading time by **40%** (5s → 3s).
- Optimized the **Cypress end-to-end automation test suite** by introducing pre-canned scenarios, cutting **Jenkins web test execution by 40%**, while enhancing robustness and reusability.

### Expected Credit Loss (ECL)

- Built a full-stack **ECL calculator and reporting app**, implementing back-end calculations (PD, EAD, LGD) using **Python and SQL**.
- Developed the front end with **JavaScript, Plotly.js, and Tabulator.js** to enable interactive reporting and visualization.

### Deposit Pricing Optimization (DPO) — Frontend Tech Lead

- **Sole Frontend Tech Lead** responsible for the DPO application's architecture and end-to-end development, including organizing direct client feedback sessions to translate requirements into technical specifications.
- Developed a highly engaging and **reusable Ratesheet component** adopted by FICO optimization products (e.g., LPO), supporting scenario analysis, validation, and old vs. new rate comparisons.
- **Engineered** critical performance optimization for datasets over **1M+ rows, improving rendering latency by 90%** (eliminating a 5-second lag) through custom differential rendering, pagination, and multi-filter features.

### Generative AI Chatbot

- Built a **Generative AI chatbot** by integrating FastAPI responses with a responsive JavaScript front end.
- Presented at **FICO World**, the company's global fintech event.

## PROJECTS

### E-commerce Platform (React, Next.js)

- Developing a **full-stack e-commerce platform** using **Next.js**, integrating **static, dynamic, and incremental static regeneration (ISR)** pages for high-performance, SEO-friendly product catalogs.
- Implementing **secure user authentication** with **Auth.js**, personalized dashboards, and end-to-end **Stripe payment integration** including webhooks for real-time order updates.
- Building a **scalable backend** with **Prisma ORM** and **PostgreSQL**, optimizing client-server data fetching and reusable **React components** for responsive, modular, and maintainable architecture.

### News & Blog (React)

- **Engineered an AI-powered extractive summarization feature** in JavaScript that generates 3–4 bullet point summaries, giving users a seamless AI-powered reading experience and **reducing content consumption time by 60%**.
- **Optimized API usage** for the news components by implementing a **custom time-based caching hook**, reducing API call volume by **80%** and conserving the daily limit (e.g., 100 fetches/day).
- **Architected a performance-first data strategy** by pairing **LocalStorage caching** for offline access with **efficient pagination**, reducing initial DOM size by over 65% and boosting perceived UI speed.
- Designed a **fully responsive**, interactive UI with modals, calendar, and widgets, ensuring seamless experience across devices.

## ACHIEVEMENTS

- **Spot Award** — For developing a Generative AI Chatbot showcased at FICO World.
- **Spot Award** — For UI delivery of the Deposit Pricing Optimization (DPO) App.
- **Spot Award** — For the design and implementation of the Expected Credit Loss (ECL) Calculator and Reporting App.

## EDUCATION

2020 - 2024 B.Tech (Information Technology) at **KIIT University, Bhubaneswar**

(CGPA: 9.20)