Utkarsh Raghuvanshi

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SKILLS

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

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 Typescript 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, React front end.
– Presented at **FICO World**, the company's global fintech event.

PROJECTS

E-commerce Platform(Nextbuy) - React, Next.js, Docker, PostgreSQL
– 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, Javascript   🌐 Visit
– **Engineered an AI-powered extractive summarization feature** in JavaScript that generates 3–4 bullet point summaries with ChatGPT-like responses, 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)