# Abu Talha MERN Stack Developer

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### **SUMMARY**

I am a MERN stack developer with 4 years of experience, focusing mostly on front-end development. I specialize in building high-performance web applications, leveraging AI tools like v0.dev ②, bolt.new ③, and lovable.dev ②. Skilled in crafting user-centric interfaces, cross-functional collaboration, and utilizing SaaS products like Directus and Supabase to deliver innovative solutions.

### **EXPERIENCE**

M2P Fintech, Software Development Engineer

10/2021 - Present | Hyderabad

- Developed scalable web applications with React and JavaScript
- Managed application state with Redux, Redux Toolkit, Thunk, and Saga, React Query.
- Implemented responsive design strategies for improved user satisfaction
- Authored clean, optimized code for enhanced performance and maintenance
- Troubleshot and resolved complex issues ensuring robust functionality
- Designed and integrated RESTful APIs for secure data exchange
- Utilized AI tools like v0.dev ☑ , bolt.new ☑ , lovable ☑ .dev and Anthropic for efficiency
- Leveraged SaaS products like Directus and Supabase for backend development

### **SKILLS**

React.js Javascript React Query Redux saga Node.js Express.js Tailwind Git JIRA Restful apis Typescript Supabase Directus Python CI/CD pipelines understanding Redis

Php

#### **PROJECTS**

VKYC and DKYC, Video and Digital KYC application for banks and fintech companies.

Developed an efficient Video KYC application using React.js, Redux Saga, WebSockets, Node.js, and Express.js, which greatly improved user experience and efficiency.

Key Technical Skills and Responsibilities:

- Streaming Technologies:
- Used Livekit and 100ms for high-quality video streaming.
- Solved streaming issues such as improving streaming quality, recording video, handling different internet speeds, fixing camera and microphone problems, and dealing with network issues.
- Maintained flag-based streaming configuration for clients with dynamic integration.

### - Security:

- Implemented encryption and decryption to ensure data security.

# - Logging and Monitoring:

- Used hyperdx and OpenTelemetry for detailed logging and monitoring.

## - Facial Recognition:

- Implemented face match and liveness checking technologies to verify user identities effectively.

## - Compliance and Security:

- Made sure all implementations followed RBI compliance guidelines.
- Added **Aadhaar masking** to protect user privacy.

#### - FRM & AML:

- Set up a **fraud risk management (FRM)** and **anti-money laundering (AML)** system to detect and prevent fraudulent activities.

## - Dynamic Environment Configuration:

- Used dynamic environment variables to support various client needs and configurations.
- Maintained a **single source codebase** that manages multiple clients depending on API response and environment.
- Implemented feature flag integration to show and hide flows based on specific conditions.

## - Authentication and Verification:

- Integrated with DigiLocker, AUA/KUA, and eKYC for secure and efficient user verification.
- Integrated of **NSDL PAN verification**.
- Integrated biometrics for authentication, specifically for a DKYC client (LivQuik's FASTag).

#### - Document Capture:

- Enabled cross-application **document capture**, like capturing a customer's PAN card from the agent's device for better user experience.

# - OCR:

- Integrated  $\mbox{\bf OCR}$   $\mbox{\bf API}$  to accurately extract information from documents.

# - Image Processing:

- Implemented image compression techniques to ensure faster loading times.
- Captured high-quality images during video calls for a better user experience.

### - Self Recording:

- Developed a **self-recording** feature for users to capture their own videos.

## - Portals Development:

- Developed distinct portals for different user types, including **customer**, **agent**, **auditor**, **concurrent auditor**, **admin**, **and super admin**.

#### - Chat Functionality:

- Implemented message chatting functionality for better communication during sessions.

#### - Mobile Integration:

- Developed a mobile web view for a seamless experience on mobile devices.

### - Debugging:

- Used **mobile debugging** and **USB debugging** tools to troubleshoot and ensure smooth operation on all devices.

#### - Customizable Solutions:

- Developed customizable solutions to meet the specific needs of different clients efficiently.

#### **Backend Work:**

- Managed VKYC & DKYC backend and LIVEKIT wrapper APIs to handle streaming.
- Integrated **Redis** for optimized data storage and retrieval.

**Cashiering Module,** Collaborated with LOS and LMS teams to ensure seamless integration of payment validations and arrears clearance workflows.

Led the front-end development of a comprehensive Cashiering Management System for CIM Finance, designed to streamline payment collection, reconciliation, and reporting across multiple branches and merchant outlets. The system supports various payment modes (Cash, Debit/Credit Cards, Cheques) and integrates with multiple Loan Management Systems (LMS) and Data Warehouses.

## Key Technical Skills and Responsibilities:

- Developed dynamic UI components for modules including:
- Implemented complex form validations and conditional logic for regulatory compliance (e.g., cash transaction limits, source of funds).
- Integrated front-end with backend APIs for real-time data exchange with LMS and DWH systems.
- Designed responsive layouts and intuitive workflows to enhance cashier efficiency and reduce training time.
- Collaborated with cross-functional teams to define UI behavior based on BRD specifications and Miro prototypes.
- Contributed to the creation of configurable receipt formats and dynamic reporting dashboards for finance and audit teams.

# Clients Handled - VKYC, DKYC & LOS and LMS,

Expertly managing a diverse range of clients to drive operational success and innovation.

Throughout my career, I have had the privilege to work with a diverse range of clients, helping them achieve their business goals and streamline their operations. The following is a list of clients that I have managed:

- Transcorp International Limited
- State Bank of India
- Livquik Technology (India) Private Limited
- Cim finance
- Thomas Cook (India) Limited
- Trillionloans Fintech Private Limited
- Unity Small Finance Bank Limited
- Unimoni Financial Services Limited
- The Cosmos Co-Operative Bank Limited
- Paul Merchants Finance Private Limited
- Orissa computer Application Center
- Mobilepe Fintech Private Limited
- Pay Point India Network Private Limited

# **LANGUAGES**

 $\textbf{English} - \textbf{Proficient} \quad \bullet \quad \textbf{Telugu} - \textbf{Advanced} \quad \bullet \quad \textbf{Urdu} - \textbf{Proficient}$ 

# **STRENGTHS**

# React.js proficiency

Skilled in React.js for creating user- centric applications.

# Effective collaboration

Experienced in cross-functional team collaboration and driving innovation.

# **Results-oriented**

Consistently delivering high-impact and performance-driven web solutions.

# **EDUCATION**

# Bachelor of Technology in Mechanical Engineering,

05/2018 - 06/2021 | Kurnool, India

Brindavan Institute of Technology and Science