

AJAY KUMAR N KULKARNI

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Summary

Engineering Manager with 11+ years in AI/ML, cloud-native systems, and full-stack development. Proven leader delivering high-impact products, including an award-winning sustainability platform at NatWest. Currently driving AI platforms at Accenture on Azure. Google Cloud ML Engineer, passionate about scalable systems, innovation, and mentoring talent.

Skills

- **Leadership & Architecture:** Engineering Leadership, System Design, Distributed Systems, Agile Delivery
- **AI/Cloud Engineering:** AI/ML (TensorFlow, GCP ML, Agentic AI), Python, Node.js, GCP (ML Engineer Certified), AWS, Azure, Kubernetes, Docker, CI/CD
- **Full-Stack & Mobile:** React, Angular, Flutter, Kotlin, Android

Experience

Associate Manager – Software & Platforms	Accenture	Bangalore, India	Aug 2024 – Present
<ul style="list-style-type: none">• Leading AI-powered platforms for the insurance & reinsurance industry, architecting scalable, cloud-native systems on Azure.• Developed a Bordereaux Standardization Platform with asynchronous workflows and a Fuzzy Logic + GPT-4o mapping engine, reducing human effort by 40%+.• Driving <i>Market Matrix</i>, a greenfield AI platform for brokers, integrating Azure OpenAI GPT services with enterprise-grade security.• Architected an AI-driven claims processing system (Agentic AI), automating 60% of workflows and improving resolution time by 35% with 99.9% uptime.• Managing a cross-functional team of 12 engineers and collaborating with PMs and stakeholders.			
Senior Software Engineer	NatWest Group	Bangalore, India	Sep 2021 – Aug 2024
<ul style="list-style-type: none">• Led development of Carbon Planner, scaling sustainability data processing on AWS and reducing latency by 40%.• Optimized AWS infrastructure (microservices, containerization, CI/CD), cutting operational costs by 20%.• Mentored 5 junior developers, boosting delivery velocity by 25%.• Awarded Best Environmental Project, establishing Carbon Planner as a key green-banking solution.			
Software Engineer	Dell EMC	Bangalore, India	Oct 2017 – Sep 2021
<ul style="list-style-type: none">• Delivered multi-tiered enterprise applications, resolving complex challenges in performance optimization and distributed systems.• Built an Android app (Kotlin/Jetpack) with backend integrations, improving customer experience and driving a 15% satisfaction increase.• Optimized distributed systems performance, reducing latency by 30%.			

Earlier Roles

- **Enx! Technologies** – Engineered BluPay fintech platform, boosting transaction efficiency by 25% and driving early-stage product adoption.
- **Cheerz Labs** – Innovated on *Zen Headset*, a Brain–Computer Interface (BCI) device, showcasing next-gen wearable tech.
- **DF3D Creations** – Built a 3D e-commerce platform, pioneering immersive shopping experiences.
- **VA Tech Ventures (Happay)** – Contributed to India's leading fintech expense management platform during internship.

Education

M.Tech, Software Engineering	BITS Pilani	Rajasthan, India	2019 – 2021
B.E., Computer Science & Engineering	SJCE	Mysore, India	2009 – 2013

Certifications

- [Google Cloud Professional Machine Learning Engineer](#)
- [Google Cloud Associate Cloud Engineer](#)
- [Certified Scrum Master \(CSM\)](#)
- [Certified Scrum Developer \(CSD\)](#)

Profile

- **Featured In:** [OfficeChai – “These 7 Amazing People Fought Their Disabilities and Rose to the Top”](#)
- **Volunteering:** [Mentor, Learn IT, Girl \(3rd edition\)](#)
- **Personal:** Hearing disability since birth; effectively communicate using hearing aids and lip-reading