

Ashwani Prasad

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I am a software engineer with 5+ years of experience in designing and building scalable, fault-tolerant platforms using micro-service architecture.

Work Experience

Software Engineer III	Super.Money Bangalore, IN	Feb 2025 – Present
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- Building platforms for customers onboarding and optimizing the funnel for a frictionless experience.
- Working on the API gateway to enhance custom capabilities, including security and throughput management.

Software Engineer II	CRED Bangalore, IN	Nov 2022 – Feb 2025
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Bankstack: Building digital banking platform that serves **10M+** users with diverse financial products like CC, BNPL, TL etc.

- Built microservices using Java, Google Guice DI and gRPC for low latency and high throughput.
- Built platform for BNPL (buy now, pay later) and term loans by collaborating with cross-functional teams.
- Designed and implemented the multi-tenant fee module that processes **4B+** transactions every month.
- Lead the development of processing repayment transactions async using CRON job, databricks & AWS SQS.
- Spearheaded 0 to 1 product called loan against securities, owning and delivering multiple features like create loan, foreclosure, interest accrual that serves **8M+** users.
- Analyzed and optimized CPU, memory, and JAVA_OPTS for multiple services, achieving **31%** AWS ECS cost savings.
- Tweaked **JAVA_OPTS** to improve old-gen cleanup, enhancing service stability and eliminating memory alerts.
- Mentored an intern to implement REST API wrapper for loan platform APIs and loan account lifecycle.

Software Engineer I	CRED Bangalore, IN	July 2020 – Nov 2022
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- Used spring-boot microservice and velocity lib to build config-driven API response that serves **23K req/min**.
- Migrated from SQL to DynamoDb schema for decoupling configs which improved reusability & extensibility.
- Designed and developed APIs for showcasing unbilled transactions of credit cards of the user.
- Used locust for load testing microservices for **10K req/sec** and tweaked downstream API timeouts for critical flows.
- Designed and built flows for showcasing bank offers for credit-cards serving over **6M+** users.

SDE Intern	CRED Bangalore, IN	July 2020 – Nov 2020
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- Working with the Backend Team and using Spring Boot framework.
- Used resilience4j lib for circuit breaks to prevent cascading failures due to failure in downstream services.

Student Developer	Crio.do Online	May 2019 – June 2019
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- Completed a 4-week intensive Micro-Experience focused on Backend Technologies.
- Developed a distributed backend system for a food ordering platform, Qeats, using Java Spring Boot, MongoDB, and MVCS architecture, along with REST APIs. Performance report: [CSOD 2019](#).

Education and Certifications

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| <ul style="list-style-type: none">• Govind Ballav Pant Engineering College, New Delhi
B.Tech. in Computer Science CGPA: 7.4 | 2016 – 2020 |
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Technologies and Languages

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| <ul style="list-style-type: none">• Languages & Framework:• Databases & Technologies:• Other: | <ul style="list-style-type: none">Java(SpringBoot, Guice DI), C++, PythonMySQL, DynamoDb, Kafka, AWS SQS, S3API designing, Reliability, fault tolerance |
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