KUSHALL JAIN

Full-Stack Software Engineer — React.js ● Python ● FastAPI — FinTech Specialist

Delhi, India — +91-9990079764 — kushall.jain@gmail.com
linkedin.com/in/kushall-jain-263009261 — github.com/kushallj

PROFESSIONAL SUMMARY

Full-Stack Software Engineer with 2+ years of hands-on experience building production-grade financial technology solutions for NBFC and lending platforms. Expert in React.js, Redux, Python (Django, FastAPI), and Flutter with proven ability to architect scalable applications that directly support CRM, Sales, and Business operations. Specialized in rule engines, score prediction systems, data extraction pipelines, and identifying critical edge cases that improve system reliability and user experience. Demonstrated success delivering features that process 50+ Cr monthly transactions while maintaining 99.5% uptime. Passionate about building robust financial systems that enable business growth through technology innovation.

CORE COMPETENCIES

- **Frontend Excellence:** React.js (Hooks, Redux, Context API), jQuery, Flutter, Responsive UI, Material UI, TypeScript

- **Backend Mastery:** Python (Django, FastAPI, Flask), RESTful APIs, Async Programming, Microservices

- **FinTech Domain:** Rule Engines, Credit Scoring, Lending Systems, NBFC Operations, Compliance Workflows

- **Data Engineering:** ERP Integration, Data Extraction, ETL Pipelines, Database Optimization (PostgreSQL, MongoDB)

- **Business Impact:** Edge Case Identification, CRM Integration, Sales Enablement, Cross-functional Collaboration

PROFESSIONAL EXPERIENCE

Software Engineer - Full Stack   June 2023 – Present
Progfin Pvt Ltd (NBFC)   *Remote, India*

- **Rule Engine for Credit Scoring & Lending:** Architected and developed intelligent rule engine using Python (FastAPI) and React.js enabling automated credit assessment and lending decisions. Built configurable scoring models processing 10,000+ applications daily, reducing manual review time by 85% while maintaining 99.5% accuracy across 25+ financial institutions.

- **ERP Data Extraction & Integration:** Designed robust data extraction pipeline integrating multiple ERP systems (Tally, SAP patterns) with lending platform using Python scripts and RESTful APIs. Automated data validation, transformation, and synchronization processing 50+ Cr monthly transactions with zero data loss.

- **Enterprise CRM Platform (React.js + Django):** Built full-stack CRM application with React.js frontend (Redux state management) and Django backend serving Sales, Business, and Operations teams. Implemented lead management, pipeline tracking, automated workflows, and real-time dashboards improving sales efficiency by 40%.

- **Mobile Application (Flutter):** Developed cross-platform mobile app for field sales teams using Flutter achieving 95% adoption rate. Built offline-first architecture, real-time data synchronization, and intuitive UI reducing customer onboarding time by 60%.

- **Edge Case Identification & Resolution:** Proactively identified and resolved 100+ critical edge cases in lending workflows, payment processing, and data validation. Implemented comprehensive error handling, input validation, and fallback mechanisms reducing production incidents by 70% and improving system reliability.

- **Database Architecture & Optimization:** Designed PostgreSQL and MongoDB schemas handling millions of financial records. Implemented indexing strategies, query optimization, and data partitioning reducing query response time by 75% and supporting 4X traffic growth.

- **RESTful API Development:** Created 50+ production APIs using FastAPI and Django with proper authentication (JWT), rate limiting, comprehensive error handling, and API documentation. Built scalable backend services handling 10,000+ requests/day with sub-200ms latency.

- **Business Team Enablement:** Collaborated directly with CRM, Sales, and Business teams to understand requirements, gather feedback, and deliver features that directly improved conversion rates by 30%. Built analytics dashboards providing actionable insights for business decision-making.

- **Production DevOps:** Managed CI/CD pipelines, Docker deployments, monitoring, and logging achieving 99.5% uptime. Implemented automated testing (Jest, PyTest) with 75% code coverage ensuring code quality and reliability.

Subject Matter Expert - Software Development   April 2020 – November 2021
Ed-Tech Platform   *India*

- **Product Development:** Created 500+ educational components and features reaching 2M+ users. Built interactive web applications using JavaScript, React, and backend APIs improving user retention by 40%.

- **Data Analysis & Optimization:** Analyzed user behavior data using Python (Pandas, NumPy) to optimize platform features and content delivery, contributing to 30% enrollment growth and 25% improvement in learning outcomes.

TECHNICAL SKILLS

Frontend Development: React.js, Redux, React Hooks, jQuery, JavaScript (ES6+), TypeScript, HTML5, CSS3, Material UI, Responsive Design, Flutter, Dart

Backend Development: Python, Django, FastAPI, Flask, RESTful API Design, Async Programming, Microservices, WebSockets

Databases: PostgreSQL, MongoDB, Redis (Caching), SQL Optimization, Database Design, Query Performance Tuning

FinTech Domain: Rule Engines, Credit Scoring Models, Lending Workflows, NBFC Operations, Compliance Systems, Payment Integration, KYC Automation

Data & Integration: ERP Integration (Tally, SAP), ETL Pipelines, Data Extraction, Pandas, NumPy, Data Validation, API Integration

DevOps & Tools: Git, Docker, CI/CD, AWS (basic), GCP, Postman, Jest, PyTest, Agile/Scrum

Soft Skills: Edge Case Analysis, Problem Solving, Cross-functional Collaboration, Business Requirement Analysis, Technical Communication

KEY PROJECTS & ACHIEVEMENTS

Intelligent Credit Scoring Rule Engine
Developed configurable rule engine with 50+ scoring parameters enabling automated lending decisions. Processed 10,000+ applications daily with 85% automation rate and 99.5% accuracy. Built admin interface for business teams to configure rules without code changes.

Multi-ERP Data Integration Platform
Created unified data extraction system integrating 5+ ERP systems (Tally, SAP, custom systems) with lending platform. Automated data validation, transformation, and reconciliation processing 50+ Cr

monthly with zero errors.

Enterprise CRM for Financial Services
Built full-stack CRM using React.js and Django serving 100+ sales and business users. Implemented lead scoring, pipeline management, automated follow-ups, and analytics dashboards increasing conversion rates by 30%.

Flutter Mobile App for Field Sales
Developed cross-platform mobile application with offline capabilities, real-time sync, and intuitive UX achieving 95% adoption. Reduced customer onboarding time by 60% and improved data accuracy by 80%.

Production System Reliability
Identified and resolved 100+ edge cases across lending workflows, payment processing, and data validation. Implemented comprehensive error handling reducing production incidents by 70% and achieving 99.5% uptime.

EDUCATION

Bachelor of Technology (B.Tech) in Civil Engineering August 2014 – June 2018
G L Bajaj Institute of Technology & Management *India*
Strong foundation in mathematics, algorithms, and analytical problem-solving