

MOHIT KUMAR

mohitkumar.xyz | mohitkumar4706@gmail.com | +91 9599748565 | [LinkedIn URL](#)

WORK EXPERIENCE

PINE LABS

Software Engineer, **Apple Pay Later** | Lending | Pay Later | AML

Noida, Delhi

Jun 2022- Present

- Developed a loans product serving 85,000+ merchants, increasing monthly disbursements by INR 15 Cr.
- Enhanced system security and code coverage using SonarQube, Grafana and started dreaming work only.
- Led automation initiatives to streamline inter-team dependencies and improve workflow efficiency.
- Redesigned microservice architecture, security and code to align the software with CICRA standards.
- Implemented Anti-Money Laundering (AML) and Fraud Risk Management (FRM) Systems to significantly reducing fraudulent transactions whilst handling 1 Lakh Transaction Per Minute.

REZO AI

Software Engineer, Implementation Team

Noida, Delhi

Mar 2022- Jun 2022

- Engineered low-latency conversational bots enabling automated client contact centres.
- Developed bots for prominent clients like Maruti Suzuki, Paytm LnT Finance among others.
- Enabled seamless integration of service platforms (Call, WhatsApp, Web chat) for streamlined operations.

ADDA247 (EdTech)

Junior Software Developer, Backend Team

Gurugram, HR

Mar 2021- Mar 2022

- Gained expertise in REST APIs, Hibernate, Spring Security, Apache Kafka.
- Developed modules for caches like Redis, CloudFront, Eh Cache.
- Led the integration of Adda247 and Study IQ for streamlined revenue tracking.
- Resolved bugs and optimized code to improve platform stability and performance.

PROJECTS

APPLE PAYLATER | FLEXI CREDIT | PAY LATER

JUN 2022 – PRESENT

- Designed the **architecture of Apple Pay Later** and currently developing it.
- Integrated payment gateways to enable personalized financial options for lending platforms.
- Reduced merchant whitelisting time by 99.11% using Kafka, caching, multithreading and algorithms.
- Enhanced application reliability with Circuit Breaker and improved traceability using Open Telemetry.
- Integrated multiple lenders like HDFC, ICICI, Kotak and more for the Buy Now Pay Later product.
- Skills: Java, Spring Boot, PostgreSQL, MongoDB, Kafka, AWS, System Design, Godspeed Framework.

ADDA247 | CAREER POWER

MAR 2021 – MAR 2022

- Developed a common-consumption module to prevent site crashes under high load.
- Oversaw multi-validity package integration for efficient course management.
- Improved live class performance by implementing Redis for faster API response times.
- Pioneered multilingual packages to facilitate access to courses in users' native languages.
- Skills: Java, Spring Boot, MySQL, Redis, Elastic Search, Hibernate, JPA, Microservices.

EDUCATION

GGSIU (State University)

B.Tech., Computer Science, CGPA: 8.24/10

Delhi

Graduation Date: 2021

TECHNICAL SKILLS

Languages & Frameworks:

Datastores:

Tools and Platforms:

Java (8,11,17,21), Go, Spring Boot, Hibernate, JPA, JavaScript

PostgreSQL, MySQL, MongoDB, Redis, Elasticsearch

Apache Kafka, Schema Registry, AWS (Medium Level), Docker, Jenkins