

Nidhi Kumari

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Summary

Backend Engineer with 4+ years of experience, high-performance, scalable software design and development in banking and financial planning services, including consumer lending and asset management. Proficient in programming languages like Java, Spring Boot, SQL, and microservices architecture, with a strong background in implementing secure authentication systems and automated software testing (JUnit). Strong problem-solving skills and analytical skills to resolve issues and drive continuous improvement while adhering to quality coding standards. Experienced in requirement analysis, agile methodologies, collaborating with global teams to deliver innovative, business-critical solutions. Strong foundation in computer science, with excellent communication skills, with a creative approach to software development.

Education

University of Cincinnati, OH	Jan 2024-May 2025
Master of Science, Information Technology	Major GPA: 4.0
Bachelor of Technology, Information Technology	Major GPA: 3.67

Relevant Coursework: **Data Structures, Algorithms**, Machine Learning, Python, React, front-end, Cloud (AWS, GCP).

Technical Skills: Core Java/**Java** (6yrs), **Object-Oriented Design** (OOD,6yrs), System Design, Spring-Boot(5yrs), TDD, XML, **Restful Web Services**(4yrs), **MySQL/Oracle**(3yrs), NoSQL, Junit(1yr), HTML/CSS(1yr), Git/GitHub(1yr), Perforce/Jira(1yr), open to learn new technologies.

Professional Experience

Capco, KA, India	Sep 2021-Dec 2022
Consultant	

- Developed a PDF generation feature for user account data, as measured by 100% accuracy in document output, by designing and integrating REST APIs with a proprietary PDF generator tool.
- Led project leadership initiatives in agile environment, ensuring timely delivery of features and improvements.
- Strengthened code reliability followed by debugging, as measured by a 25% reduction in production bugs, by implementing JUnit testing for quality assurance in a builder design pattern.

Investnet Yodlee, KA, India	Sep 2019-Sep 2021
Software Engineer	

- Developed and optimized REST APIs for financial data retrieval following software development life cycle, as measured by a 30% improvement in data processing speed, by leveraging Spring Boot and database indexing.
- Enhanced data quality analysis, as measured by 15% more accurate financial insights, by integrating AJAX-based multi-account transaction retrieval and validation mechanisms.
- Resolved high-priority production issues, as measured by a 35% decrease in critical system bugs, by performing in-depth root cause analysis, troubleshooting, and deploying robust fixes.

Investnet Yodlee, KA, India	Sep 2018-Sep 2019
Associate Software Engineer	

- Developed a single login system for all user accounts, as measured by a 40% reduction in authentication time, by implementing Singleton Design Pattern and Multithreading.
- Strengthened security protocols, reducing unauthorized access incidents by 30%, by integrating an SMS-based multi-factor authentication (MFA) system.
- Provided knowledge transfer sessions, as measured by a 100% onboarding success rate, by mentoring computer science hires and delivering technical design documentation.

Projects

- Developed a fashion recommendation system achieving 89.86% accuracy by training an EfficientNet-B0 model on a 44K+ image dataset. Gained expertise in Machine Learning, TensorFlow, and data Preprocessing. (2025)
- Built a jaywalker detection system achieving 49% accuracy by training a VGG16 model on 691 images dataset. Gained expertise in TensorFlow, vgg16, and Python. (2024)
- Built an e-commerce application where customers can order products, ensuring 100% correctness for each REST API call. Learned Microservices Architecture using Spring Boot and Spring Cloud and deployment using Docker and Kubernetes. (2025)
- Built an android voting app with real-time vote validation, ensuring 100% successful submission using Java and Firebase. Learned Android development, firebase, and user authentication. (2017)