

# SAI RITHWIK M

✉ +91-6205684114 | 📩 [work@rtwksai.com](mailto:work@rtwksai.com) | 🌐 [rtwksai.com](http://rtwksai.com) | 💬 [sai-rithwik-m](https://sai-rithwik-m.in) | 🌐 [rtwksai](https://rtwksai.in)

## EDUCATION

**Integrated M. Tech** | *Computer Science and Engineering*  
International Institute of Information Technology, Bangalore

August 2018 – July 2023  
Bengaluru, India

## EXPERIENCE

**Software Development Engineer - 2** | *Cred*

December 2025 – Present

- Working with Autopay team in the Payment Checkout charter at Cred.
- Building autopay platform and maintaining it for various businesses like Gold SIPs, Wallet, Credit Card bills etc.

**Software Development Engineer - 2** | *Navi*

July 2023 – December, 2025

- Working with Debt Management Platforms and Calling Teams to build systems for debt recovery operations.
- Building a prioritization platform that takes various signals to recommend the best cases for debt recovery agents.
- Developed experimentation and A/B testing platforms to facilitate testing strategies.
- Developed internal tools and maintained CRM which helps agents improve their performance and productivity.

**Software Engineer Intern** | *Pegasystems*

January 2023 – June 2023

- Worked with the Search and Reporting team to develop and maintain search services for Pega's products.
- Led migration of Elasticsearch indices from single-tenant to multi-tenant architecture using Snapshot and Restore method, resulting in **\$20M** AWS cost savings with minimal downtime.
- Improved test coverage for Indexer and Search services using pact contracts and enhanced New Relic alerts.

## PROJECTS

**Debt Recovery Prioritization Platform** | *Elasticsearch, Kotlin, Spring Boot*

September 2024

- Building an intelligent prioritization platform that analyzes multiple signals including customer behavior, payment history, and risk scores to recommend optimal cases for debt recovery agents.
- This would go on to optimise a lot of agent workloads, and governance within the systems.

**Experimentation Platform** | *Java, Spring Boot, PostgreSQL*

October 2024

- Designed and built a centralized A/B testing platform for running controlled experiments on targeted cohorts.
- Developed segmentation engine, orchestration engine, and real-time rollback capabilities.
- Architected APIs for experiment management, variant assignment, and analytics with support for multiple concurrent experiments and configurable rollout percentages.

**Optimal Agent-Case Allocation System** | *Kotlin, Spring Boot, Databricks*

March 2024

- Designed and developed an end-to-end allocation system for optimal distribution of cases to recovery agents based on their languages, their EMI caseload constraints and many other factors.
- Orchestrated Linear Programming (LPP) models to optimize agent assignments considering caseload levels, agent specializations, geographical constraints, and performance metrics.
- Owned this business-critical feature that streamlines operations and recovers over **Rs. 100 crores per month**

**Global Search Engine** | *Elasticsearch, Java, Spring Boot*

January 2024

- Built a global search platform enabling agents to search cases by names, case information with **100 ms** latency.
- Implemented fuzzy search, shard routing for data consistency, and migration strategies for schema changes.
- Improved agent productivity by reducing search operations from **3 clicks to 1 click**

## SKILLS

**Programming Languages:** Java, Kotlin, Python

**Tools:** Elasticsearch, Postgres, DynamoDB

**Languages:** English (C1), Hindi (C1), Telugu (Native), Tamil (B1)

## COMMUNITY INVOLVEMENT

**Co-Licensee, TEDxIIITBangalore**

2020 – 2021

- Co-Licensee of TEDxIIITBangalore an annual event where speakers from various disciplines share ideas.
- Organised the first virtual edition of TEDxIIITBangalore which gained over **75k views** on Youtube.