SAIFULLAH MAHBUB

LEAD/SENIOR SOFTWARE ENGINEER
FINTECH & DIGITAL BANKING SPECIALIST

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SUMMARY

Lead/Senior Software Engineer with 6+ years in building scalable, high-performance systems using Python and Go. Skilled in backend development, system architecture, and API integration. Currently leading a development team at United Commercial Bank PLC and teaching as **Adjunct Faculty** at United International University and Northern University Bangladesh, bridging academia and industry. Actively engaged and involved in **Data Science and AI research**, passionate about clean code, learning, and impactful systems.

SKILLS

- **Programming Languages:** Python, Go (Golang), JS, SQL, Bash
- **Frameworks & Libraries:** Django, DRF, FastAPI, gRPC, React JS, Pandas, NumPy, Scikit-learn
- **System Design & Architecture:** Microservices, RESTful & gRPC API Design, Event-Driven Architecture
- **Blockchain:** Hyperledger Sawtooth, Smart Contracts, Distributed Ledger Technologies
- **Databases:** PostgreSQL, MySQL, MongoDB, Redis
- **Cloud & DevOps:** Docker, Kubernetes, CI/CD (GitHub Actions, GitLab CI)
- **Software Engineering Practices:** Agile/Scrum, Test-Driven Development (TDD), SOLID Principles
- **Data Science & AI:** Machine Learning (Classification, Regression, NLP), Data Pipelines
- **Tools & Platforms:** Git, Linux, Jira, Confluence, Postman
- **Leadership & Mentorship:** Team Leadership, Project Management, Teaching & Curriculum Design

EXPERIENCE IN INDUSTRY

Executive Officer & Team Lead | United Commercial Bank PLC   **Mar 2025 - Present**
- Led development of an advanced multi-channel customer acquisition system. (uclick)
- Leading the development team for Merchant & payment gateway services.

Lead Software Engineer | UCB Fintech Company Limited   **May 2024 - Mar 2025**
- Leading the development team for Merchant services.
- Developed the country's first MFS co-branded, dual-currency prepaid card.

Senior Software Engineer | UCB Fintech Company Limited   **May 2022 - Apr 2024**
- Built and deployed an automated payment module (AutoPay) for Upay MFS.
- Developing processes for channel expansion and integration.

Software Engineer | UCB Fintech Company Limited   **Aug 2020 - Apr 2022**
- Developed dynamic integration engine for 3rd parties API integration with MFS.
- Design and implement business to business communication middleware for financial settlement.

Junir Software Engineer | Circle FinTech Ltd   **Oct 2019 - Jul 2020**
- Dynamic integration engine for 3rd parties API integration with MFS.
- Appliance core MFS system based on Bangladesh Bank guideline.

EXPERIENCE IN ACADEMIA

Adjunct Faculty | United International University   **Jul 2025 - Present**
- Conduct lab sessions on Database Management Systems & Software Engineering

Adjunct Faculty | Northern University Bangladesh   **Sep 2023 - Present**
- Conduct lectures and lab sessions on Structured Programming Language & Software Engineering

PROFESSIONAL PROJECTS

- **uClick** | **United Commercial Bank PLC**
  uClick is UCB's digital platform that enables customers to open a bank account at their convenience without visiting any UCB branch.

- **upay** | **UCB Fintech Company Limited**
  উপায় (upay) product and services include mobile transactions, utility bill payment, in-store and e-commerce payment, inward remittance, airtime recharge and other value added financial services.

- **Prepaid Card** | **UCB Fintech Company Limited**
  Introducing a groundbreaking MFS (Mobile Financial Services) co-branded prepaid card in collaboration with United Commercial Bank PLC.

- **Cashbaba eWallet** | **Recursion FinTech Limited**
  Introducing a groundbreaking MFS (Mobile Financial Services) co-branded prepaid card in collaboration with United Commercial Bank PLC.

- **Just Pay** | **Circle FinTech Ltd**
  JustPay is an easy-to-use, fast, and secure finance application. It helps you to manage your money and stay in control of your finances.

- **Tools121** | **Tools121 Corporation Ltd**
  The proposed venture is an innovative business platform based in Bangladesh, to revolutionize the sector by assembling a wide variety of industrial parts and accessories owners under one digital roof.

EDUCATION

- **Bachelor of Computer Science & Engineering**
  United International University
  Grade: 3.81/4.00 | Awarded **Magna**-**Cum**-**Laude** in 7th Convocation Ceremony

- **Higher Secondary Certificate (HSC), Science Group**
  Milestone College
  Grade: 5.00/5.00

- **Secondary School Certificate (SSC), Science Group**
  Kamalpur M.H High School
  Grade: 5.00/5.00

CERTIFICATION

- **AML & CFT Compliance**
  UCB Fintech Company Limited

PUBLICATION

- ReviewRanker: A Semi-supervised Learning-Based Approach for Code Review Quality Estimation
  ICRIC 2023 Vol 2 Conference | Link

REFERENCES

References available upon request.