






MANISH PRAJAPATI- Fintech

Backend Engineer | Fraud Risk Management Systems | 10+ Years Financial Technology

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 Gurugram, Haryana |  Seeking Senior/Staff Engineer roles in Finance & Trading Systems

PROFESSIONAL SUMMARY

Senior Backend Engineer with **10+ years** specializing in **fraud detection, risk management, and high-performance financial systems**. Currently architecting FRM systems processing **3M+ transactions daily** with **sub-200ms latency**. Proven track record delivering mission-critical banking applications for **Kotak Mahindra Bank, Fidelity International, and Macquarie**.

Core Expertise: Low-latency Transaction Processing • Fraud Risk Management • Financial Compliance Systems • Team Leadership

TECHNICAL EXPERIENCE

Technical Lead | SRS Live Technology Pvt Ltd | Sep 2024 - Present

Fraud Risk Management (FRM) System Development

- Architected and developed **low-latency FRM system** processing **3M+ transactions/day** with **200-300 TPS** capacity
- **Optimized system latency from 3000ms to 150ms** (95% improvement) through architectural redesign and database optimization
- Implemented **AWS CGM encryption** for secure payload processing ensuring financial data compliance
- **Led database migration from MySQL to PostgreSQL** improving query performance and system scalability
- **Reduced external dependency costs** by developing in-house FRM tool, eliminating expensive BankIQ licensing
- Mentored **4 junior developers** in financial systems development and fraud detection algorithms

Manager | EY (Ernst & Young) | Aug 2023 - Sep 2024

Enterprise Financial Systems for Global Clients

- Managed full-stack development teams delivering solutions for **Fortune 500 financial institutions**
- **Client: Fidelity International** - Led Self Service Portal development for technical tool management across enterprise
- **Client: Macquarie Bank** - Designed Workflow automation systems for database operations and trading system logic
- Drove **end-to-end project delivery** from requirements gathering to production deployment
- **Managed cross-functional teams** ensuring on-time delivery of mission-critical financial applications

Senior Software Developer (Acting Technical Lead) | MCM-Encore Capital Group | Mar 2020 - Jul 2023

Affidavits Management System (AMS) - Advanced Fintech Architecture

- **Pioneered trigger-based financial system architecture** - first implementation of event-driven processing for debt collection industry
- **Led team of 5 developers** building AMS handling complex financial workflows and regulatory compliance
- **Designed innovative trigger system** enabling real-time automated processing of financial affidavits and legal documents
- **Revolutionized debt collection process** through automated workflow management reducing manual processing by 80%
- **Acted as Technical Lead** driving architectural decisions for mission-critical fintech application
- **Conducted technical training** on advanced trigger-based systems, mentoring team on cutting-edge financial technology

Software Developer | Paxcel Labs | Oct 2016 - Jan 2018

Financial Market Analysis Systems


- Developed **Fouse Alert System** for real-time stock data manipulation and market analysis
- Built **alert mechanisms for trading systems** using enterprise Java technologies
- Implemented **real-time data processing** for financial market monitoring applications


System Engineer | Infosys Ltd | Dec 2014 - Sep 2016


Banking Core Systems - Kotak Mahindra Bank


- Executed **Kotak-ING Bank merger project** involving complete database migration and system integration
 - **Migrated banking databases** serving millions of customers during critical merger timeline
 - Customized **core banking applications** to accommodate merged user base and unified financial workflows
 - Worked on **mission-critical banking infrastructure** ensuring zero-downtime during transition
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KEY ACHIEVEMENTS


 **Performance Optimization:** Reduced FRM system latency by **95%** (3000ms → 150ms)


 **Cost Efficiency:** Eliminated external vendor dependency saving significant licensing costs

 **High Throughput:** Built systems handling **3M+ daily transactions** at **200-300 TPS**

 **Security Compliance:** Implemented AWS CGM encryption for financial data protection

 **Fintech Innovation:** Pioneered trigger-based architecture reducing manual processing by **80%**

 **Team Leadership:** Successfully led and mentored **15+ developers** across multiple projects

 **Banking Domain:** Deep expertise in **core banking, fraud detection, and regulatory compliance**

TECHNICAL SKILLS

Programming: Java, Advanced Java, Spring Boot, Microservices, RESTful APIs

Databases: PostgreSQL, MySQL, MongoDB, Database Migration & Optimization

Cloud & Security: AWS, AWS CGM Encryption, Cloud Architecture

Financial Domain: Fraud Risk Management, Transaction Monitoring, Banking Systems, Payment Processing

Tools & Practices: Git, Maven, SonarQube, Agile Methodologies, System Design

Leadership: Team Management, Technical Mentoring, Project Delivery, Client Interaction

EDUCATION

Bachelor of Technology (B.Tech) | YMCA University of Science & Technology | 2010-2014

CGPA: 6.6/10

NOTABLE PROJECTS

Fraud Risk Management System | *Current*

- Real-time fraud detection processing 3M+ daily transactions
- Sub-200ms latency with 200-300 TPS throughput capacity
- AWS CGM encrypted payload processing for financial compliance

Affidavits Management System (AMS) | 2020-2023

- **First-of-its-kind trigger-based fintech architecture** for debt collection industry
- Automated financial workflow processing reducing manual operations by 80%
- Event-driven system design enabling real-time document and payment processing
- Served as foundation for modern fintech automation in debt collection sector

Kotak-ING Bank Merger | 2016-2017

- Mission-critical database migration for merged banking operations
- Zero-downtime transition serving millions of banking customers
- Core banking system customization for unified user experience