

RAUSHAN KUMAR

Java Full Stack Developer

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Professional Summary

Java Full Stack Developer with 2.5+ years of experience building scalable web applications. Skilled in Java, Spring Boot, Spring MVC, Hibernate, Angular, RESTful APIs, Microservices, PostgreSQL, and AWS. Proven ability to build secure, high-performance backend systems and deliver end-to-end full stack solutions in Agile environments.

Skills

Programming Languages: Java, TypeScript, JavaScript, Python, C, C++, HTML5, CSS3

Frameworks & Libraries: Spring Boot, Spring AI, Spring MVC, Spring Security, Hibernate, JPA, Angular

Security & Authentication: OAuth 2.0, JWT (JSON Web Tokens), Role-Based Access Control (RBAC)

Database: PostgreSQL, Oracle, SQL, MongoDB (NoSQL)

Cloud & DevOps: AWS (EC2, S3, API Gateway, Load Balancer, CloudWatch, SQS, SNS), Docker, CI/CD

Backend & API Development: RESTful APIs, Microservices, Monolithic, System Design and Patterns

Testing & Tools: JUnit, Mockito, Postman, Swagger, Git, GitHub, IntelliJ IDEA, Eclipse, VS Code, Kibana

Soft Skills: Analyzing Information, Leadership, Continuous Learning, Communication, Remote Collaboration

Experience

Techcanopy Software Labs | Project: FINZY (Fintech)

October 2023 – Present

Full Stack Developer (Onsite)

Spring Boot, Java, Angular, SQL, MongoDB, AWS

- Designed and developed **end-to-end Lender and IFA onboarding lifecycle APIs** with multi-role support (single user mapped to multiple lender and partner IDs), enabling **1000+ monthly onboardings** in production.
- Delivered **Loan Management System APIs** covering the complete lifecycle from user creation to loan disbursement, CKYC, bank validation, video KYC, Account Aggregator, CIBIL, eSign, and eNACH, reducing manual KYC by 50%.
- Architected and built **complex investment and portfolio management APIs** supporting multiple products, current principal tracking, portfolio maturity handling, and investment-to-loan mapping at scale.
- Built **daily ledger and cashflow batch processes** to compute principal outstanding, interest, SWP, platform fees, repayment cashflows, and portfolio-level ledger balances.
- Delivered **highly complex cashflow distribution batch jobs** to allocate EMI, prepayment, part-payment, restructuring, and settlement amounts across lenders based on proportional investment share in respective loans.
- Engineered repayment logic handling **SWP payouts, platform fee deductions, portfolio maturity payouts, shortfall adjustments, and automated eSIP execution**, ensuring accurate lender settlements.
- Applied **rollback and failure-handling mechanisms** in batch processing to ensure zero data inconsistency, with automated email and message alerts for successful and failed executions.
- Created a reusable **Java 17 + Spring Boot 3 RegTech library** for identity and financial validations (PAN, Aadhaar, bank, CKYC, DL, Passport, OCR), integrating multiple vendors including **Karza (Perfios), Digitap, Digio, and Paynimo** with intelligent retry and fallback mechanisms to ensure high reliability and regulatory compliance.
- Integrated backend APIs with the Angular frontend and **coordinated with external vendors** for API integration into their systems, driving business growth and increasing investment inflows to crores.
- Resolved **100+ critical production issues** and owned end-to-end development, deployment, and monitoring of features in high-availability production environments.

Salesken.ai (Conversational AI)

March 2023 – July 2023

SDE Intern

Bengaluru, Karnataka

- Developed backend APIs with Java, Spring Boot and Servlets and optimized SQL, reducing response time 30%+.
- Migrated data from **Elasticsearch to PostgreSQL**, which improved query performance by 40%.
- Integrated **Zoho Billing** independently and debugged production issues to ensure smooth application functionality.

Education

Bachelor of Technology (Electronics and Communication Engineering)

July 2017 – June 2021

Gurukula Kangri Vishwavidyalaya, Haridwar

CGPA: 8.32 / 10

Awards & Certifications

- Full Stack Web Development – Masai School (2023):** Hands-on training in Java, Spring Boot, Angular, RESTful APIs, SQL, Git, and full stack web application development.
- Hidden Gem Award of the Year & Excellence Awards – TSL:** Received **4 consecutive awards** for outstanding work and process Optimization excellence.