

Software engineer with **8+ years** in fintech and generative AI agents; currently **Head of Engineering at 8byte.ai**, leading a 20-engineer team on a B2B & B2C lending platform for NBFCs. Hands-on across architecture, deployment and AI agents, working directly with clients.

EDUCATION

Indian Institute of Technology Kanpur
Computer Science & Engineering
2014 – 2018

SKILLS

Leadership & Delivery

- Leading 20 Engineers
- Technical Hiring
- Client-Facing Delivery
- Rapid Prototyping
- Stakeholder Management
- Architecture

Generative AI Agents

- LLM Agents
- Agent SDKs
- Agentic Workflows
- LangChain
- MCP Servers
- RAG
- Context Graphs
- Tool Use & Memory

Languages

- Java
- Python
- TypeScript
- JavaScript
- Kotlin
- Golang

Backend

- Node.js
- Spring Boot
- Express
- Microservices
- REST
- BPMN / Camunda

Frontend & Mobile

- React
- Tailwind CSS
- Vite
- Android (Kotlin, Jetpack)
- Flutter

Data

- PostgreSQL
- MySQL
- MongoDB
- Redis
- Neo4j

Cloud & DevOps

- AWS (ECS, Lambda, S3, CDK, CloudFront)
- GCP
- Firebase
- Docker
- Nginx
- GitLab CI/CD
- Prometheus
- Grafana

Fintech & Integrations

- LOS / LMS
- UPI
- Payment Gateways
- Invoice Financing
- NBFC Partner APIs

Architecture

- Multi-tenancy
- System Design
- Distributed Systems
- Scalability

EXPERIENCE

Head of Engineering · 8byte.ai — Bengaluru
Apr 2026 – Present

- Lead a team of **20 engineers** building a **multi-tenant, AI-powered Loan Origination & Management System (LOS/LMS)** powering both **B2B and B2C lending** for NBFCs and financial institutions; own architecture, hiring and delivery.
- Built the **multi-tenant CI/CD and deployment pipeline** that takes a single GitHub codebase and deploys it to every tenant's infrastructure on AWS.
- Work directly with lender clients to turn underwriting, covenant and compliance requirements into **configurable platform behaviour** — per-facility repayment style, drawdown mode, interest and accrual rules on an Application → Facility → Drawdown → Transaction model.
- Built an **AI agent that generates Credit Committee presentation decks** from underwriting and facility data, removing the manual effort of preparing these decks.

Founder · Mart-24 — Bengaluru
Apr 2025 – Apr 2026

- Built an **AI-powered e-commerce website builder** on which creators and sellers have launched **5K+ storefronts**.
- Built the **AI customisation pipeline**: a LangChain agent (Node.js, React) that turns natural-language requests into storefront layout, design and content changes, with real-time preview before publishing.
- Built the **deployment infrastructure** that builds, hosts and ships every customised store to production, alongside payments, CI/CD and performance.

Lead Engineer · Jai Kisan — Bengaluru
Feb 2023 – Apr 2025

- Led technical delivery for supply-chain and invoice-financing products; managed **12 engineers** across mobile and web.
- Shipped **3 Android apps** (Flutter, Kotlin) and **3 enterprise web portals** (React on Node.js and Golang microservices).
- Led hiring** to build the mobile and web engineering team, running the technical interviews.

CTO & Co-founder · kmuniti — Gurgaon
Jul 2022 – Feb 2023

- Took a creator-focused social and commerce app from zero to **90K+ downloads** on a Docker/Nginx microservices platform I architected.
- Built **real-time encrypted 1:1 messaging** and in-app payments; hired and led the team while staying hands-on (Kotlin, Spring Boot, Node.js, React, Neo4j, Redis, AWS).

Senior Software Engineer · Oppo — Gurgaon
Oct 2019 – Sep 2022

- Led backend development for Oppo's **UPI payments app (OppoKash / Finshell Pay)**, which also offered **mutual funds and loans**; managed 6–8 engineers.
- Built Spring Boot/Node.js microservices and GitLab CI/CD for the app's payments, investment and lending features.

Software Developer · Times Internet — Gurgaon
Jun 2018 – Oct 2019

- Integrated multiple **NBFC partner APIs** to enable paperless loan processing inside a consumer mobile app.
- Built backend features in Java, MySQL and Redis, working directly with partners and product teams on requirements.