Appani Kaushik

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GitHub | LinkedIn

Summary

Backend-focused Software Engineer with **3.5 + years** of experience building scalable fintech and CRM systems handling high-volume transactional workloads. Specialized in **Java, Spring Boot, microservices**, and API-driven architectures, with recent experience in **AI-powered workflow automation and MCP-based systems**.

Technical Skills

Languages: **Java**, JavaScript

Backend: **Spring Boot**,Spring Security, JPA, Microservices, REST APIs, **Kafka**

Frontend: ReactJS, Angular

Cloud & DevOps: **AWS**, Docker, Jenkins, Git

Databases: **PostgreSQL**, MySQL, MongoDB, Redis

AI & MCP: MCP, LLM Integration, OpenAI APIs

Experience

•Senior Software Engineer | Rahi Platform Technology *July 2026 - Present*

AI & Agentic Systems Pune

- Spearheading development of an **agentic loan origination system**, leveraging LLM-based orchestration to automate and streamline end-to-end financial loan processing workflows.
- Architected an AI-powered **MCP framework** integrating **LLM-based processing pipelines** to analyze collection call recordings, automate workflow decisions, and improve recovery operations.
- Built an **AI Voice Tele-Verification System** with context-aware, dynamic questioning to automate customer verification and reduce manual intervention.
- Leveraged **AWS Bedrock** and **LangFuse** to enhance the performance, observability, and reliability of production-grade LLM-driven agentic systems.
- Conducted AI-driven analysis of collection calls to measure call quality and customer sentiment, driving measurable improvements in collection effectiveness.

•Software Engineer | Rahi Platform Technology *July 2025 - July 2026*

Loan Management System Pune

- Delivered a scalable cloud-agnostic **Loan Management System (LMS)** on a secure multi-tenant SaaS platform covering collections, payment processing, accounting, reconciliation, and customer communication workflows.
- Engineered high-performance **Spring Boot microservices** handling concurrent financial transaction workflows with optimized latency, resiliency, and horizontal scalability for enterprise-grade lending operations.
- Developed orchestration engines for **payment appropriation**, collections allocation, penalties, reversals, accounting entries, reconciliation, and dependent transaction workflows.
- Implemented an **Event-Driven Architecture (EDA)** using Apache Kafka for asynchronous and resilient inter-service communication across accounting, collections, notification, and workflow systems.
- Implemented **Spring Batch** jobs for high-volume end-of-day (EOD), bulk loan-account processing, reconciliation, and financial workflow execution with retry and checkpoint support, processing over **30,000 loan accounts** within 15 minutes.
- Integrated payment gateways, **dialer systems**, and multi-channel communication platforms including SMS, Email, and WhatsApp to support automated collections and customer engagement workflows.

•Software Engineer-2 | Bajaj Finserv Direct Limited *June 2024 - July 2025*

Bajaj AMC:- Distributor Portal Pune

- Developed and enhanced backend services for a high-scale distributor platform used for mutual fund onboarding, partner management, and financial operations.

- Designed and implemented secure **Role-Based Access Control (RBAC)** and authorization workflows for hierarchical users, including distributors, admins, and operations teams.
- Engineered scalable **Spring Boot microservices** and optimized API workflows to improve request throughput, reduce latency, and support high concurrent user traffic.
- Integrated third-party banking and verification systems, including Kotak APIs for real-time KYC validation, account verification, and onboarding workflows.
- Implemented asynchronous and event-driven processing for notifications, onboarding validations, and workflow triggers to improve resiliency and operational reliability.
- Optimized database queries, indexing strategies, and caching mechanisms across PostgreSQL and MongoDB, significantly improving response times and reducing backend load.

•Software Engineer-1 | Bajaj Finserv Direct Limited *June 2023 - June 2024*

UGRO Capitals:- Credit Pune

- Built scalable backend modules for a credit and loan-processing **CRM platform** handling customer onboarding, lead workflows, loan processing, and collections operations.
- Developed RESTful APIs and microservices using **Java and Spring Boot** to support high-volume transactional workflows and internal operational tools.
- Implemented workflow automation and business validation pipelines to streamline credit-processing operations, reducing manual intervention and operational turnaround time.
- Optimized SQL queries, backend processing logic, and service integrations improved API response times and enhanced overall system performance under production workloads.
- Integrated external services and internal platforms for customer verification, workflow approvals, and operational data synchronization across systems.
- Enhanced platform reliability and observability through structured logging, exception handling, and production issue debugging, helping to maintain stable system uptime.

•Byte Intern | Bajaj Finserv Direct Limited *January 2023 - June 2023*

Enterprise Applications Pune

- Gained hands-on experience in **Java and Spring Boot** by contributing to enterprise-grade backend applications and internal business tools.
- Developed REST APIs, implemented backend business logic, and participated in debugging and production issue analysis under mentorship from senior engineers.
- Worked on database integration, API testing, and deployment activities while following clean coding standards and Agile development practices.

Education

–Bachelor of Technology in Electronics And Communication Engineering *2019-23*

Vellore Institute Of Technology, Vellore CGPA: 8.4