# Shubham Tomar

*Software Engineer, Platform Technology & Service Engineering*

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With over four years of hands-on experience in Python (3.12) and Django, I specialize in developing robust, scalable RESTful APIs using Django and Django Rest Framework (DRF) for BFSI projects. My expertise lies in creating decision models that evaluate customer eligibility for credit products, optimizing credit risk assessments, and automating loan approval processes. I have successfully led digital lending projects across Personal Loans, Business Loans, Unsecured Loans, Insurance, Investments, and Credit Cards, streamlining operations and enhancing efficiency. Additionally, I have developed cross-selling services for fintech products, seamlessly integrating them into BFSI platforms. My background in web development, particularly in the credit risk and digital lending domains, equips me to deliver high-performance, reliable applications.

## Skills

- Python 3.12 with PyCharm IDE
- Django Framework (Web Dev)
- Django Rest Framework (DRF- RESTful APIs)
- Git & GitHub, Jenkins (CI/CD Technologies)
- NewRelic (Traffic Analysis and Insights)
- Postman (API Testing)
- Kibana (API Tracking)
- ACTICO Modeler 9.2 (BRMS)

- JIRA & Confluence (Project Management)
- MySQL (Data Base Management System)
- AWS Cloud (SE2(Instances), S3(Storage))
- Standard Engineering Processes (Release Management, Incident Management)
- GEN AI (Code Optimization)
- Basic HTML, CSS, JavaScript
- Aptitude and Logical Reasoning.

## Experience

**Bajaj Finserv Direct Limited** *2023 - Current*

- Managed customer onboarding processes using horizontal Java web services for customer authentication, ensuring secure and seamless integration into the platform.
- Developed and implemented RESTful APIs using Python and Django to facilitate the upload and verification of PAN cards through third-party services, ensuring compliance and accuracy in credit bureau validation.
- Designed and executed business rule services to assess customer eligibility at the MCP (Minimum Criteria Policy) stage, automating complex decision-making processes and improving onboarding efficiency.
- Created and managed the transition to the Product Display Page (PDP) based on eligibility rules, ensuring personalized product offerings tailored to customer profiles.
- Automated routine tasks and integrated custom logic using Python, enhancing the efficiency of decision-making processes.
- Conducted thorough testing of business rules to ensure accuracy and reliability, with a focus on scalability and performance.
- Utilized data and web traffic analysis tools like Kibana and New Relic to monitor platform performance, optimizing scalability and reliability.
- Established and refined release management processes for timely deployment of decision models, ensuring smooth operation and minimal downtime.
- Implemented incident management protocols to promptly resolve production issues, maintaining platform stability and user satisfaction.

**TeamLease Services Limited** *2022 - 2023*

- Collaborated with Bajaj Finserv to develop and implement business rule services for credit card eligibility, leveraging RESTful APIs, Python, and Django to streamline decision-making processes with partner banks.
- Built and maintained complex decision rules to evaluate customer eligibility for credit cards, ensuring accurate and efficient lead management and distribution to partner banks.
- Developed an end-to-end digital platform to automate the sale of credit cards based on customer eligibility, enhancing the user experience and increasing conversion rates.
- Designed and implemented cross-selling web services that redirected customers to alternative financial products if they were rejected by one partner, optimizing customer retention and product offerings.
- Worked closely with clients onsite to gather requirements and fine-tune rule engine features for optimal performance and alignment with business goals.
- Utilized ACTICO Modeler to create and optimize business rules, simplifying the loan approval process and improving operational efficiency.
- Regularly reviewed and updated engineering metrics to track and improve model performance, ensuring alignment with organizational targets and objectives.

**Act21 Software Pvt Ltd** *2020 - 2022*

- Collaborated with Bajaj Finserv on insurance and investment projects, developing decision models using RESTful APIs, Python, and Django to determine customer eligibility for health insurance plans.
- Built and deployed models that displayed comprehensive or top-up health insurance plans based on customer inputs and business logic, ensuring personalized and accurate offerings.
- Integrated models to show insurance plans from multiple partners when customers selected coverage for self or family, enhancing customer choice and flexibility.
- Managed the transition from the Product Display Page (PDP) to the payment page for eligible plans, streamlining the purchase process and improving customer experience.
- Implemented notification services using SNS and SQS, ensuring timely communication and updates throughout the customer journey.
- Established and improved release management processes to ensure timely and efficient deployment of decision models, maintaining operational excellence.

## Education

**Kurukshetra University**

- Bachelor of Technology