

Devarshi Kothari

✉ kotharidev243@gmail.com ☎ +91 93093 55393 • Bengaluru, India in/kotharidev

SUMMARY

Software Developer with 2+ years of experience building scalable backend systems in the fintech domain. Skilled in designing and owning microservices using Java, Spring Boot, Kafka, PostgreSQL, MySQL, Redis, and AWS. Proven track record of delivering business-critical solutions—including waiver management and loan collection platforms—that drive automation and improve recovery outcomes. Passionate about distributed systems, system design, and building reliable, high-performance applications at scale.

SKILLS

Languages	Java, Python, SQL
Frameworks & Backend	Spring Boot, Spring Security, Hibernate, JPA, REST APIs, Microservices, Apache Kafka
Databases & Caching	PostgreSQL, MySQL, Redis
Cloud & DevOps	AWS (EC2, S3, Lambda, CloudWatch), Docker, Kubernetes, CI/CD, SonarQube, Git, Maven
Core Concepts	Distributed Systems, Event-Driven Architecture, Scalable Backend Systems, System Design

EXPERIENCE

Software Developer — mpokket

Oct 2024 – Present

Bengaluru, India

- Designed, developed, and maintained scalable backend microservices using Java 21, Spring Boot, Kafka, PostgreSQL, MySQL, and Redis.
- Building an AI-powered chatbot for overdue loan customers that provides instant waiver recommendations and streamlines repayment journeys, improving collections efficiency and customer experience.
- Owned and delivered business-critical services in the loan collections domain, collaborating closely with product, business, and collections teams.
- Participated in production deployments, issue resolution, monitoring, and continuous improvement of backend services in a fast-paced fintech environment.

Software Developer Intern — Webveins Media

Apr 2024 – Aug 2024

Mumbai, India

- Developed core functionality including user authentication, task creation, task allocation, and progress tracking, improving workflow organization and visibility.
- Worked on prompt engineering, fine-tuning strategies, and evaluation of model outputs.
- Integrated frontend and backend components to deliver a responsive, user-friendly interface backed by reliable database-driven task operations.
- Structured application logic and data workflows to support secure access, efficient task updates, and a smooth user experience.

PROJECTS

Waiver Management Service

2025

Tech: Java 21, Spring Boot, Kafka, PostgreSQL, MySQL, Redis

- Built and owned a microservice automating waiver management for overdue loan customers, enabling instant and agent-driven waivers on penalty and late charges.
- Designed a rule-driven waiver engine that allowed AI models and collection agents to offer waivers, contributing to a **60% increase in recovery rates**.
- Developed REST APIs and Kafka-based event-driven workflows for waiver eligibility, approval, and customer communication, integrating with CRM and loan management systems to reduce manual collection effort.

Collection Loan Management System

2025

Tech: Java 21, Spring Boot, Kafka, PostgreSQL, MySQL, Redis

- Developed a core backend platform supporting the end-to-end CRM and collections ecosystem for managing overdue loan customers and repayment workflows.
- Built scalable services for customer interactions, loan metadata, repayment tracking, and collection workflows using microservices and REST APIs with Kafka-based asynchronous communication.
- Optimized high-volume data access using Redis caching and relational databases, improving operational efficiency across the loan recovery lifecycle.

AI-Powered Waiver Chatbot

2025

Tech: Java, Spring Boot, REST APIs, Kafka, PostgreSQL, Redis, AWS, LLM Integration

- Building an AI-powered chatbot to assist overdue loan customers with instant waiver recommendations and personalized repayment support.
- Designing backend workflows that integrate the chatbot with waiver, CRM, and loan management systems for real-time customer support and automated waiver decisions.
- Aimed at reducing manual agent intervention, improving collections automation, and enhancing the repayment experience for overdue users.

EDUCATION

B.E. — Computer Science and Engineering

2019 – 2023

Visvesvaraya Technological University, Bengaluru

CGPA: 8.5

PUBLICATIONS

To Analyse Human Sentiments on Social Media Platforms and Their Interest Inference Using Deep Learning. International Journal for Research in Applied Science and Engineering Technology (IJRASET), Vol. 11, Issue 5, pp. 3638–3644. Explored sentiment analysis and user interest inference on social media data using deep learning techniques for behavioral pattern analysis and classification.

ACHIEVEMENTS

- Secured **2nd rank** in the Bug Raid Conquest by Seven Chats, demonstrating strong debugging, analytical thinking, and problem-solving skills.
- Solved **250+ coding problems** across multiple platforms, strengthening data structures and algorithmic thinking.
- Led and coordinated the final-year project team—managing collaboration, task allocation, and timely milestone delivery.
- Won the Intra-College Basketball Championship (2022), reflecting teamwork, discipline, and competitive spirit.