

# Ankuj Pandey

## Software Developer

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## TECH SKILLS

NodeJs | ExpressJs | HTML | CSS | Bootstrap | Tailwind | ReactJS | Java | Javascript | MySQL | MongoDB | Git | Jenkins | Linux | NoSql | Microservices | VS Code | OOPS | Python | NextJs

## WORK EXPERIENCE

### Software Developer

Fairassets Technologies India Pvt Ltd

Gurgaon, Haryana

Jul 2023 - Present

- Built an improved EMI deduction system from scratch, replacing the legacy buggy version, and implemented key enhancements to the **Statement of Account (SOA)** and **Borrower Passbook** modules to boost accuracy and reliability.
- Designed and engineered custom **rule engines** using **Experian & CRIF** data to assess **credit history**, optimize **eligibility screening**, and enhance **fraud prevention**, resulting in a 50% increase in successful verifications.
- Designed and Developed the **Bank Statement Verification** functionality to validate bank statements and assess user eligibility for loan offers and comprehensive financial assessment.
- Created an **offer generator system** to calculate loan amounts, tenure, Processing Fee, and interest rates to automate loan offerings.
- Developed & Automated the **CKYC workflow**, covering **search, download and storing on AWS**, and **creating of new records** using third party services for seamless integration.
- Developed and integrated **mandate processes** for automatic EMI deductions and implemented a **payment gateway** using Cashfree services.
- Implemented **PAN verification functionality** for users using IDC and Karza APIs, ensuring accurate and reliable validation.
- Integrated **GST, ITR, and EPFO verification** APIs through IDCentral to streamline user authentication and compliance processes, with detailed showcasing.
- Developed a **risk policy with Bureau Knock Out Rules** to assess users, rejecting those who don't meet the criteria, and **assigning risk ranks** based on their profiles.
- Contributed to **Fairkeys (a real estate product)**, focusing on frontend and backend development, including **registration, validation, and user email notification functionality and admin portal**.

### Software Developer Intern

Fairassets Technologies India Pvt Ltd

Gurgaon, Haryana

Jan 2023 - Jul 2023

- Spearheaded the creation of a borrower-centric web platform, encompassing **homepages, sign-up/sign-in flows**.
- Key features include an intuitive **EMI calculator**, secure **password hashing**, **Aadhaar and biometric verification** using ID Analyzer services.
- Created a comprehensive **borrower dashboard** that includes profile management, loan overviews, transaction histories, and wallet functionality.
- Developed an **admin dashboard** to handle loans, physical verifications, managing agents and **generate and download PDFs** of user profiles.
- Developed **CRUD APIs** to manage borrowers and their transactions.

## PROJECTS

### Whisper Wave

Mar 2024 | [Github Repository](#) | [Live](#)

- Built **Whisper Wave**, an anonymous one-way messaging app using **Next.js**, allowing users to send messages securely to opted-in recipients.
- Designed a modern and responsive front-end with **shadcn components**, implemented **Auth.js** for custom authentication, and added **OTP verification** for enhanced security.
- Integrated **Google Gemini** for AI-driven message suggestions and **Resend Mailer** for email notifications, ensuring seamless user interactions.
- Developed a scalable backend with **MongoDB Atlas**, leveraging aggregation pipelines and debounced username validation to optimize performance.

### Projexure

May 2025 | [Github Repository](#) | [Live](#)

- Created a full-stack project management platform with **Next.js/Node.js (TypeScript)**, enabling boards, task assignment, and team collaboration.
- Centralized all API workflows, real-time task syncing, and persistent dark-/light-mode toggling using **Redux Toolkit**.
- Crafted a responsive, accessible UI with **Tailwind CSS** and Next.js server-side rendering, optimizing performance and UX on both desktop and mobile.

## EDUCATION

### UNIVERSITY OF DELHI

Master of Computer Applications

Department of Computer Science

Nov 2020 - Jul 2023

CGPA: 7.85

### UNIVERSITY OF DELHI

BSc Programme with Computer Science

St. Stephens College

Jul 2016 - Jun 2019

CGPA: 6.23