

# Ganesh Utlā

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## SUMMARY

Backend-focused Product Engineer with experience building and optimizing **scalable fintech systems**. Hands-on experience with **REST APIs, database optimization, distributed workflows, and AI Agents**, along with end-to-end ownership of production services in high-traffic environments.

## EDUCATION

**B.Tech in Artificial Intelligence and Data Science**,  
Thakur College of Engineering and Technology, **CGPI: 9.73**

May 2020 – Jun 2024  
Mumbai, India

## EXPERIENCE

**Juspay Technologies**  
Product Engineer - I

Jul 2024 – Present  
Bengaluru, India

- Contributed to the **Loan Marketplace platform** and **Credit Line Management system**, building backend services and **REST APIs** and leading **Lender Gateway integrations**, contributing to a revenue growth of nearly **35%**.
- Improved system performance and reliability by optimizing **PostgreSQL queries**, indexes, and **KV store access patterns**, reducing database load over **40%**.
- Owned and maintained a **core backend service** responsible for tracking loan lifecycle events, settlements, and end-to-end process states, ensuring data consistency and operational visibility.
- Built **LLM-based automation** for lender integration workflows, enabling automated flow documentation, code generation, and compilation.
- Participated in **Infosec audits**, ensuring compliance with security and operational standards.

**Freelancing**   
Full Stack Developer

Feb 2023 – May 2023  
Remote

- Designed, developed, and deployed a **production-grade e-commerce platform** managing a catalog of **6,500+ products**, along with a custom-built Admin Panel.
- Implemented backend APIs, inventory management, and order processing with **real-time analytics**, achieving **low-millisecond response times** for read-heavy endpoints.

## PROJECTS

**UniMoney – Personal Finance Manager**  | React Native, Node.js, MongoDB

May 2024

- Developed a cross-platform mobile application focused on **automated personal finance management** as part of the B.Tech **Final Year Project**.
- Ranked **1st among 70+ teams** in the Mind's Eye Competition for innovation and overall product execution.

## TECHNICAL SKILLS

**Programming Languages**

JavaScript, Python, Haskell, C++

**Backend & APIs**

Node.js, Express.js, REST APIs

**Frontend Technologies**

React.js, Next.js, HTML, CSS

**Databases & Storage**

PostgreSQL, MongoDB, SQL, Key-Value Stores

**Concepts**

Data Structures, Algorithms, Database Optimization, System Design

## ACHIEVEMENTS

- Solved **2000+ DSA problems** across multiple competitive programming platforms.
- Knight on LeetCode (**2000+ rating**); solved **1300+ problems**. [\[Profile\]](#) 
- 3-Star** coder on CodeChef with a rating of **1750+**. [\[Profile\]](#) 