

UTTKARSH KABDE

Team Lead | Full-Stack Software Engineer | Core Banking, Lending & SaaS

Pune, Maharashtra, India | +91 70389 88442 | uttkarshkabde81@gmail.com | linkedin.com/in/uttkarshkabde | uttkarshkabde.in

SUMMARY

Team Lead and full-stack software engineer with 8+ years of experience building business-critical web, mobile and financial applications across core banking, lending, SaaS, ERP, education and e-commerce. Owns products from requirement analysis and system design through development, deployment and production support. Ex-co-founder; currently leading an 8-member engineering team on a microservices-based Core Banking Solution.

TECHNICAL SKILLS

Backend & APIs: Node.js, NestJS, TypeScript, JavaScript, REST APIs, Swagger/OpenAPI, WebSockets/Socket.IO, PHP/CodeIgniter, .NET/C#

Architecture & Data: Microservices, System Design, Database Design, PostgreSQL, MySQL, TypeORM, RabbitMQ, BullMQ, Redis, Elasticsearch, Casbin/RBAC, Multi-tenant SaaS

Frontend & Mobile: React.js, Next.js, Flutter, Android (Java), jQuery, Bootstrap

DevOps & Practices: Docker, Docker Compose, Ubuntu Linux, Azure, Nginx, PM2, GitHub Actions, CI/CD, Git, Code Review, Agile/Jira

PROFESSIONAL EXPERIENCE

Team Lead | SP IT Solutions LLP

Dec 2024 – Present

Pune, Maharashtra · Full-time

- Lead an 8-member engineering team on a microservices-based Core Banking Solution for credit co-operative societies, live at 3–4 societies; own requirements, architecture, service boundaries, database design, technology decisions, code review and delivery.
- Built and worked across deposits (Savings, FD, RD), loans, gold loans, shares, transactions, accounting, payroll, interest schemes, GL integration, approvals and end-of-day (Day Controlling) processing with a focus on accuracy and auditability.
- Designed enterprise RBAC with Casbin (module/sub-module/action/branch-level permissions); PostgreSQL schema design, indexing, partitioning and migrations for transaction-heavy financial data; RabbitMQ, Redis, Elasticsearch and WebSockets across services.
- Lead development of a multi-tenant Asset Management + Billing SaaS platform: organisation onboarding, subscription plans/limits, billing workflows, WDV depreciation and financial calculations, notifications (email/WhatsApp/SMS/push).
- CI/CD with GitHub Actions and Dockerised deployments on Azure (Nginx, PM2); set standards for documentation, security, testing and code quality; mentor developers and coordinate QA and releases.

Senior Software Developer | Briidea Innoventures LLP

Nov 2022 – Nov 2024

Pune, Maharashtra · Full-time · Informally led a team of 6

- Built a Loan Origination & Management System with configurable workflows for personal, vehicle and business loans: intake, credit checks, document uploads, approval hierarchies, disbursement and repayment tracking.
- Developed an eNACH debit-mandate platform per NPCI guidelines with bank API integration for mandate creation, authorisation and status tracking; web and mobile UIs in React and Flutter.
- Automated a 101-step legal loan-recovery process with role-based access for authorities, banks and legal teams, dynamic document generation and SMS/email/app notifications.
- Delivered an enquiry management (CRM) system and a real-time WebSocket chat, task and alert platform with a desktop alert app for regulatory announcements.

Co-Founder & Full-Stack Developer | Solutions Touch

Mar 2019 – Nov 2022

Nanded, Maharashtra · Incubated at SGG; started while completing B.E./M.Tech

- Led end-to-end development of 20+ web and mobile applications for educational institutions and businesses using PHP/CodeIgniter, MySQL, jQuery, Bootstrap, Android (Java), Flutter and REST APIs, handling requirements, design, development, deployment, client discussions and support.
- EdTech: dynamic college websites with CMS/SEO, Student ERP (admissions, fees, attendance, results, dashboards), MIS reporting, eLearning/LMS and online examination portal with auto-scoring and analytics.
- Business & e-commerce: single/multi-vendor stores with payment gateways and seller dashboards; Sales ERP, inventory management, daily finance & EMI collection with defaulter monitoring, and micro CRM.

PHP Developer Intern | Doctronic

Jun 2018 – Jul 2018

Mumbai Metropolitan Region

- Developed a Smart Hospital Management web application using PHP, CodeIgniter and MySQL.

SIDE PROJECT

AvailableIn.Store — Local-commerce product (live pilot, with a co-founder). Customers ask nearby shops for availability and price over WhatsApp; the vendor catalogue is derived from answered enquiries instead of maintained inventory. Second iteration of an earlier marketplace (BazaarTouch) built at Solutions Touch.

EDUCATION

M.Tech, Information Technology — SGG Institute of Engineering and Technology, Nanded

2019 – 2021

B.E., Information Technology — MGM College of Engineering and Technology, Nanded

2019