

# MAYUR KRISHNA BORAH

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## PROFESSIONAL SUMMARY

Enterprise-focused Module Lead, FinTech Architect, and AI Solutions Engineer with over 8 years of professional experience designing, modernizing, and scaling production-grade lending architectures and intelligent decision workflows. Proven track record of leading zero-to-one product initiatives (Term Loan products), architecting Retrieval-Augmented Generation (RAG) knowledge management platforms, and spearheading complex legacy modernization projects up to Django 5.2 and Python 3.12. Recognized for drastic database and background workflow optimization, reducing business-critical turnaround metrics by 85% to 90%.

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## CORE COMPETENCIES & EXPERTISE

- **Enterprise & AI Architecture:** Retrieval-Augmented Generation (RAG), Large Language Models (LLMs), Serverless Microservices, Predictive Modeling (AUM/DRR)
- **FinTech & Core Lending Core:** Loan Lifecycle Engineering (LOS/LMS), Term Loan Design, Moratoria Mechanics, Multi-tiered ROI Logic, High-Volume Risk Mitigation Engines
- **Backend Ecosystem:** Python (up to 3.12), Django (up to 5.2), Django REST Framework (DRF), Celery asynchronous processing, Event-driven architecture
- **Cloud, Data & DevOps:** AWS (Lambda, ECS, SQS, SNS, S3, DynamoDB), PostgreSQL, Redis, Docker, Azure Data Factory, Tableau Enterprise, Git/Bitbucket CI/CD Pipelines
- **Performance Engineering:** Advanced Query Optimization, High-Availability Sharding, Failover Architecture, Multi-million Row Performance Tuning

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## PROFESSIONAL EXPERIENCE

**Progfin Private Limited (A Desiderata Group Company)** | Delhi, India (Hybrid)

**Module Lead — AI Transformation, Innovation & Infrastructure** (April 2024 – Present)

Transitioned from Desiderata Venture Pvt. Ltd. (PROGCAP) to Progfin Pvt. Ltd. following the group's expansion into lending operations.

- **AI Transformation & Architecture:** Architected and deployed "Company Brain", an enterprise-grade knowledge platform running on a production RAG architecture, centralizing multi-source knowledge retrieval and cross-functional intelligent decision support.
- **Predictive Data Modeling:** Engineered advanced AI-driven Daily Run Rate (DRR) and Assets Under Management (AUM) predictive forecasting models, significantly mitigating forecasting variances and reinforcing executive-level quarterly business planning.
- **Operational Automation:** Formulated an automated ISD Ticket Reduction Framework leveraging tailored AI classification workflows to auto-resolve structural support tickets and lower engineering overhead.

- **Alternative Analytics:** Designed a Panchang based forecasting framework to identify relationships between regional festivals and lending demand trends.
- **Analytics Platform Development:** Designed and developed executive analytics dashboards using Django (Backend) and React.js (Frontend), delivering interactive real-time business KPIs, portfolio analytics, drill-down reports, and decision-support visualizations for leadership teams.
- **Executive Intelligence:** Designed and maintained low-latency executive analytics dashboards that unify complex portfolios, track historical business metrics, and feed real-time AI recommendations directly to c-suite decision-makers.
- **Enterprise Stack Modernization:** Led the modernization of enterprise lending platforms (LMS, LOS, and supporting microservices), successfully upgrading Python 3.6 to 3.12 and Django 2.2 to 5.2 while ensuring seamless releases, dependency compatibility, improved security, and long-term platform scalability.
- **Infrastructure Reliability:** Maximized system resilience with automated Celery cluster recovery tools and auto-scaling ECS policy triggers, ensuring robust high platform uptime and near-zero systemic downtime.
- **Team Leadership:** Led and mentored a software engineer, conducting code reviews, guiding technical design decisions, supporting career development, and ensuring successful delivery of lending platform initiatives.

#### **Desiderata Venture Private Limited (PROGCAP)** | *Delhi, India*

##### **Software Engineer — Core Lending Product Team** *(July 2021 – March 2024)*

- **End-to-End Product Delivery:** Built the Term Loan product from inception to production, supporting moratoriums, margin funding, flat and reducing interest models, multi-tier ROI configurations, and configurable tranche-based disbursement workflows.
- **Performance Engineering:** Optimized database queries, batch jobs, and processing workflows, reducing Day-End processing time from 90 minutes to 10 minutes and Month-End processing time from 22 hours to 1.5 hours.
- **FinTech Payments Ecosystem:** Integrated industrial payment rails (PayU, YBL) and built an asynchronous, real-time settlement process across IMPS, NEFT, RTGS, and UPI channels, plummeting cross-platform transaction Turnaround Time (TAT) from 30 minutes to 2 minutes.
- **Cloud Native Microservices:** Designed an asynchronous Serverless OCR Invoice Parser microservice built on AWS Lambda, Tesseract, SQS, SNS, S3, DynamoDB, and Django to intake, parse, and structure raw B2B invoice data streams cleanly.
- **Risk Engineering:** Constructed a core lending Risk Mitigation Rule Engine governing stop-billing constraints, multi-day locks based on specific tranche disbursements, and automatic stepper credit updates matching localized churn outcomes.
- **Engineering Mentorship:** Directly mentored and evaluated Associate Engineers, supervising product deliverables, structuring safe sandbox testing environments, and driving successful production feature ownership.

#### **DIGIFLYNT** | *Remote*

##### **Python Developer** *(May 2021 – July 2021)*

- **Optimization & Insights:** Audited legacy application components to uncover performance bottlenecks, rewrote unoptimized Django ORM scripts, and implemented data visualization stories via strategic analytical proofs-of-concept.

#### **ENDRON TECHNOLOGIES PVT. LTD.** | *Delhi, India*

##### **Software Developer** *(July 2020 – May 2021)*

- **API Infrastructure:** Engineered lightweight, low-latency RESTful APIs via Django REST Framework (DRF) matching stringent business validation requirements.
- **ORM Performance Tuning:** Conducted rigorous query profiling, index structural updates, and database model schema improvements to guarantee sub-second query execution across expanding datasets.
- **Requirements & Data Modeling:** Led client-facing discovery sessions to capture domain rules and accurately structure multi-tenant normalized data representations.
- **DevOps Automation:** Built and managed containerized testing and deployment workflows using Docker, Git, and automated Bitbucket continuous integration (CI/CD) pipelines.

**INFOSYS LTD** | *Pune, India*

**System Engineer** (*June 2016 – December 2017*)

- **Technical Leadership:** Coordinated engineering workflows for a team of developers executing client specifications under strict enterprise delivery cycles.
- **System Architecture:** Re-engineered a legacy distributed customer search query engine utilizing streamlined RESTful endpoints for fast records lookup.
- **Cloud Data Engineering:** Configured massive cloud data replication pipelines using Azure Data Factory, resolving upstream bottlenecks to drastically accelerate operational reporting schedules.

## EDUCATION

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**NATIONAL INSTITUTE OF TECHNOLOGY (NIT), MEGHALAYA**

Bachelor of Technology (B.Tech.) in Electrical and Electronics Engineering | 2012 – 2016

## PUBLICATIONS

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**"Study of Lightning Impulse Propagation and Reflection in Transmission Line Tower"**

Published in IEEE (Feb 2017) | [IEEE Xplore Publication Link](#)