




AYUSH AHUJA

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SUMMARY

Java Backend Developer with 2 years of experience in enterprise-grade banking applications at Oracle Financial Services. Skilled in Java 17, Spring Boot, Microservices, and RESTful API development (HDFC Netbanking, Flexcube, OBP). Proven expertise in performance optimization (70% faster OTP handling), JWT-based authentication, and secure transaction processing. Strong background in scalable system design, regulatory compliance (RBI KFS), and cloud-native solutions.

SKILLS

Backend: Java 17, Spring Boot, Hibernate, JDBC, SQL, PL/SQL, Microservices

Frontend: React.js, HTML, CSS

Cloud & Tools: AWS, Kafka, Git, Linux, Shell Scripting, Docker, Kubernetes

Other: Data Structures & Algorithms, RESTful APIs, XSL, Banking Domain Knowledge, Performance Tuning, Security Compliance

WORK EXPERIENCE

Software Developer

Jun 2023 – Present

Oracle Financial Services

Mumbai, India

- Developed and deployed scalable REST APIs for HDFC Netbanking, Flexcube, and OBP modules, covering account management, transaction history, fund transfers, and balance inquiry.
- Designed and implemented multiple high-performance transactional APIs ensuring secure and reliable processing of banking operations.
- Developed SafeBox Hold Removal API to securely release account holds with proper validations, reducing manual intervention and improving operational efficiency.
- Built TD (Term Deposit) Account Opening APIs enabling seamless account creation workflows integrated with core banking systems.
- Optimized authentication workflows by implementing a dual-queue OTP management system, reducing delays by 70% and enhancing system scalability under peak loads.
- Implemented a transaction rate limiter for TCS module in Netbanking, mitigating fraud risks from high-frequency requests and ensuring secure, compliant, and fair usage.
- Integrated CCIL services using JWT-based authentication, reducing redundant API calls and improving system throughput. Designed a 24-hour JVM token strategy to optimize resource utilization while maintaining security and compliance.
- Designed token caching mechanism with expiry handling and auto-refresh logic, improving performance by minimizing repeated authentication calls.
- Developed SUS transaction and FD inquiry APIs by constructing dynamic JSON requests and integrating with outbound REST services.
- Tuned SQL/PLSQL queries and backend Java processes, reducing API response times and improving scalability for high-volume transactions.
- Assisted clients with production monitoring, RCA reporting, and compliance-related queries, including support for RBI-mandated audits.
- Collaborated with cross-functional teams (frontend, database, infrastructure) to deliver defect-free UAT and smooth production deployments.

Tech Stack: Java, Spring Boot, SQL, PL/SQL, XSL, REST APIs, Linux, Git, Docker, Banking Applications

PERSONAL PROJECTS

Netbanking Application | *Java, Spring Boot, Spring Security, JWT, JPA/Hibernate*

- Designed and developed REST APIs for account summary, fund transfer (simulation), and transaction history.
- Implemented authentication and authorization using Spring Security and JWT.
- Built beneficiary management module with add, delete, and verify functionality.
- Integrated database using JPA/Hibernate with optimized queries.
- Implemented transaction logging and exception handling for secure processing.
- Followed layered architecture (Controller → Service → Repository).

EDUCATION

Woolf University <i>Master of Science (MS) in Computer Science</i>	2026 – Present <i>Pursuing</i>
Thakur College of Engineering & Technology, Mumbai University <i>Bachelor of Engineering (Computer Engineering)</i>	2019 – 2023 <i>CGPA: 9.78/10</i>
Ryan International School, CBSE <i>Higher Secondary Certificate</i>	2018 – 2019 <i>85%</i>
Ryan International School, CBSE <i>Secondary School Certificate</i>	2016 – 2017 <i>CGPA: 10/10</i>

CERTIFICATIONS

Oracle Certified Professional: Java SE 17 Developer
Oracle Certified Java Programmer (OCA, Java SE 8)
SQL Certification – HackerRank (Credential ID: b9dc862ca5dc)
Java Backend Certification – GeeksforGeeks (Credential ID: 204276ff1e0f990669a0886ef434b8ec)
Python Certification – HackerRank (Credential ID: 23cf60d69c64)
Django – Kamal Classes (Credential ID: OLDJ627)
Machine Learning – Kamal Classes (Credential ID: OLMLFL1132)

ACHIEVEMENTS

Achieved Oracle Certified Professional: Java SE 17 Developer & Oracle Certified Java Programmer (OCA, Java SE 8).
Solved 300+ algorithmic and data structure problems on LeetCode, GFG, and other platforms, showcasing strong problem-solving and analytical skills.
Delivered RBI-compliant solutions and assisted clients with regulatory queries, improving audit readiness and compliance.
Completed 10+ full-stack projects in Web Development (Frontend + Backend) using modern technologies.

COMPETITIVE PROGRAMMING PROFILES

LeetCode: [ayush2707](#)
GeeksforGeeks: [micchael20](#)
GitHub: [AyushAhuja2707](#)

LANGUAGES

English – Native / Bilingual Proficiency
Hindi – Native / Bilingual Proficiency

INTERESTS

Problem-Solving, Analytical Thinking, Creativity, Playing Table Tennis