

# Md Tariquul Islam

Senior Backend Engineer — Fintech, Payments & Trading Systems

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## SUMMARY

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Senior backend engineer with 6+ years shipping production systems in fintech and trading. Currently own the consumer-lending backends on **Botim**, the UAE super-app (Astra Tech, a G42 affiliate) — including **SplitPay**, a credit-card/BNPL hybrid. Java/Spring Boot microservices and data-intensive backends; daily AI-assisted development (Claude Code); ICPC Asia-West finalist.

## EXPERIENCE

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**Backend Software Engineer — Fintech** — Astra Tech / Quantix (G42 affiliate — flagship product: Botim) Aug 2024 – Present

*Abu Dhabi, UAE*

- Built and launched **SplitPay** — a credit-card / BNPL hybrid lending product (internally the Installment Card) — **from zero to live** on Botim, the UAE super-app serving **150M+ users** globally.
- Designed the **core lending engine** — instalment scheduling and recalculation, and real-time **credit-limit management**.
- Built and operate a **salary-advance lending product** (WPS-based) **live in production 8+ months** — from identity-verified onboarding through scheduled disbursement, repayment, and **collections / capital-recovery** flows.
- Owned **end-to-end backend delivery** — schema, REST APIs, payment reconciliation, notification hooks, and multi-environment (dev/sim/UAT/prod) deployment with production hotfix support; also contributed to rent-financing (RNPL).

**AZH Ltd** — *Abu Dhabi, UAE*

**Software Development Lead** Mar 2024 – Jul 2024

- Promoted to lead end-to-end development of a **comprehensive trading platform** — back office, order management, price engine, trading terminal, and market making — across backend and frontend.
- Translated business requirements into technical specs and managed delivery milestones across a cross-disciplinary engineering team.

**Senior Quant Developer** Jul 2023 – Mar 2024

- Built **predictive algorithms** for data-driven trade suggestions in a market-prediction application across multiple financial instruments.
- Developed a **real-time backend** with live price-feed ingestion over raw sockets, user ACL, and instrument management on PostgreSQL.
- Cut API response time **~70%** with Redis caching; architected live market streaming and historical data processing.

**Microservice Developer** — Smarter AI DMCC Apr 2022 – Jul 2023

*Dubai, UAE*

- Designed and maintained a **Spring Boot** service managing AI cameras, firmware, and AI models at scale.
- Built a **geo-fencing** engine for location-aware device rules and search.
- Boosted webhook throughput **~10x** and efficiency **~60%** with Redis caching; ran high-load performance tests (JMeter, Locust).
- Integrated an **Elasticsearch / Kibana / Logstash** stack for centralized monitoring and log management.

**Software Engineer** — AnyConnect Bangladesh Ltd Nov 2019 – Mar 2022

*Dhaka, Bangladesh*

- Led backend web-app and native client-library development for an **AI-camera platform** across REST and gRPC microservices.
- Built cross-platform **native camera libraries** (Android, Raspberry Pi, Jetson Nano) and location-based device search.
- Cut bugs **~25%** by introducing automated system API testing.

## SKILLS

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**Languages:** Java, Python, C/C++, SQL, Golang, JavaScript/TypeScript

**Backend & APIs:** Spring Boot, FastAPI, REST, gRPC, WebSocket, Event-Driven Architecture, Apache Dubbo

(microservices RPC), MyBatis

**GenAI / LLM Apps:** LLM apps (tool-calling, structured output), Prompt & context engineering, RAG (retrieval, citations, abstention), Vector DBs / embeddings (pgvector), Agents / agentic loops (+ LangGraph), MCP servers, Evals (LLM-as-judge faithfulness), Guardrails (PII, output validation), LLM serving / inference gateway, Local LLM (llama.cpp / Vulkan)

**Data & Messaging:** Kafka, RabbitMQ, Elasticsearch, ELT pipelines, NLP

**Databases:** MySQL, PostgreSQL, Redis, MongoDB, Cassandra

**Cloud & DevOps:** Linux, Docker, Kubernetes, AWS, Azure, GCP, Git/GitLab CI, Maven

**Security:** Data encryption, OAuth2, data-protection compliance

**Observability & Testing:** Prometheus, InfluxDB, JMeter, Locust

**AI Tooling:** Claude Code, Cursor, GitHub Copilot, AI-assisted development workflows

**Domains:** BNPL / consumer lending, credit cards, loan origination, repayment & collections, payments & reconciliation, trading systems, data structures & algorithms

## AWARDS & ACHIEVEMENTS

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- **ICPC 2019 Asia-West Continent Final** — 29th place (Team JU\_Quanta).
- Champion — Samsung R&D Bangladesh Code Contest 2019 Champion — IEEE HACKLAB 1.0, 2018.
- Codeforces max 1915 (**top 0.5%**, Round 471) · CodeChef max 2409 · HackerRank max 1943.
- 1500+ problems solved across Codeforces, CodeChef, LeetCode, and UVA.

## PROJECTS

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### Consumer-Lending Platforms — Botim

Built and operate the consumer-lending products on **Botim** (150M+ users): **SplitPay**, a credit-card / BNPL hybrid taken **0** → **live**, and a salary-advance product (WPS-based) live **8+ months** — core lending engine, real-time credit-limit management, payments & reconciliation, and identity-verified onboarding through repayment & collections.

### GenAI / LLM Applications

Self-built LLM applications: **RAG** (retrieval, citations, abstention), agentic tool-calling loops and a **LangGraph** multi-agent graph, an **MCP** server (local Claude Code), and an **eval** harness (LLM-as-judge) with PII / output **guardrails** — including serving and deploying the models myself behind a **FastAPI inference gateway** (intent routing, fallback, observability).

### IoT Camera Management Backend

Java Spring Boot backend for IoT camera networks — device-server communication, live feed monitoring, OTA updates, and dynamic feature deployment.

### Trading Platform (end-to-end)

Order management, price engine, trading terminal, and market making — with real-time price-feed backends over raw sockets.

### Market Prediction Application

Machine-learning model that forecasts market trends across financial instruments and generates actionable, data-driven trade suggestions.

## EDUCATION

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**B.Sc. in Information Technology** — Jahangirnagar University

Mar 2015 – Dec 2019

## LANGUAGES

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English (Professional), Bengali (Native)