

Ronik Mehul Dedhia

Full-Stack & AI Engineer | Fintech | 2 YoE | Mumbai
+91 8104940424 | ronikdedhia@gmail.com | [LinkedIn](#) | [GitHub](#) | [Portfolio](#)

EXPERIENCE

FlexiLoans Epimoney Pvt Ltd

July 2024 – Present

Software Development Engineer I

Mumbai, India

- Drove 60Cr+ incremental disbursements — engineered EMI disbursement-cycle shift driving 40Cr uplift and onboarded Synoric, ABFL, and Slice as co-lenders (20Cr business); built Next.js frontend and NestJS backend APIs, owning end-to-end Loan Origination System delivery.
- Revamped CIBIL, BRE, GST, EMI, and Bank Statement Analysis pages in React; built Angular-based multi-offer selection per RBI compliance requirements.
- Earned Star Performer award for designing Role-Based Access Control across internal dashboard and LOS; built deviation management dashboard supporting 9 approval levels processing 40K deviations/month; revamped FL-KYC page with document OCR API, acceptance rate visibility, and credit-team manual override; implemented OTP-based MFA eliminating unauthorized access incidents.
- Integrated Fyno (DLT-approved SMS) and SendGrid (transactional emails), achieving 98% delivery rates across 1L+ monthly notifications; owned WhatsApp, Gmail, and dashboard service integrations.
- Deployed MNRL and FRI fraud-check APIs, reducing fraudulent loan approvals by 65%; consolidated redundant microservices into unified service, cutting AWS and MongoDB costs by 20%.
- Drove Disaster Recovery (DR) planning and execution, reducing recovery time by 35%; owned and extended Jarvis — internal platform managing 1000+ employees, 100+ roles, 500+ partners, auto-dialer, A/B testing, and policy access.

EDUCATION

Dwarkadas J. Sanghvi College of Engineering, University of Mumbai

Mumbai, India

B.Tech in Information Technology (Hons.) — Distinction, CGPA: 9.26/10

June 2024

Shri Bhagubhai Mafatlal Polytechnic

Mumbai, India

Diploma in Information Technology — Distinction, CGPA: 9.68/10

Aug 2021

ACADEMIC PROJECTS & PAPERS

EarningsLens | [Next.js](#), [FastAPI](#), [LangChain](#), [FinBERT](#), [Qdrant](#), [RAG](#) | [Live](#) | [GitHub](#)

- Built RAG-powered earnings call analyzer using FinBERT for financial sentiment; ingests SEC filings and earnings transcripts into Qdrant vector store for semantic Q&A.
- Delivers per-statement sentiment scoring, risk factor extraction, and comparative quarter-over-quarter analysis via a Next.js dashboard.

MessageMate | [YOLOv5](#), [ResNet](#), [OpenCV](#), [React](#), [Flask](#), [Node](#) | [GitHub](#)

- Implemented end-to-end Sign Language Recognition (92% accuracy) using ResNet & YOLOv5 and Sign Language Generation with NLP & Blender, reducing average translation time by 25%.
- Published “American Sign Language Recognition & Generation” in IJSRCSEIT Journal [[Link](#)]

YogaPedia | [BlazePose](#), [TensorFlow](#), [Keras](#), [Streamlit](#) | [GitHub](#)

- Developed real-time Yoga Pose Detection system classifying 26 asanas at 90% precision using BlazePose; integrated personalized TensorFlow/Keras feedback engine improving posture correction accuracy by 30%.
- Published “Individualized Guidance in Yoga Practice” research paper in IEEE [[Link](#)]

RestoPulse | [Next.js 14](#), [Express](#), [TypeScript](#), [Turso](#), [GROQ](#), [BullMQ](#), [Redis/Upstash](#), [Clerk](#) | [Live](#) | [GitHub](#)

- Built AI-powered restaurant analytics platform using GROQ to process Google Maps/Zomato reviews scraped via Apify, delivering PM-level insights with week-over-week trend diffing.
- Engineered multi-signal fraud pipeline (fake review detection, NER, velocity alerts, 0–100 health score) via BullMQ workers; shipped real-time Telegram alerts, SendGrid weekly digests, and Redis-backed job queues.

Daily Bytes | [Node.js](#), [Next.js 14](#), [Turso](#), [Drizzle ORM](#), [GROQ](#), [SendGrid](#), [Clerk](#) | [Live](#) | [GitHub](#)

- Built AI news aggregation platform with multi-stage GROQ pipeline (summarization, sentiment, NER, bias detection, Q&A) processing NewsData.io and Alpha Vantage feeds on automated cron schedules.
- Engineered personalized feed ranking (preference signals + recency decay), semantic search, TTS briefing, offline PWA, and SendGrid keyword alerts — backed by 12-table schema with Clerk auth and rate-limited REST API.

TECHNICAL SKILLS

Languages: JavaScript, TypeScript, Python

Frontend: React.js, Next.js, Angular, Tailwind CSS, ShadCN UI, Material UI, HTML5, CSS3, Redux, Zustand

Backend: Node.js, NestJS, Express.js, FastAPI, GraphQL, REST APIs, Zod, Drizzle ORM, BullMQ, Clerk, JWT

Databases: MongoDB, PostgreSQL, Redis, SQLite, Turso, Qdrant, Chroma, pgvector

AI / ML: LangChain, LangGraph, LangSmith, HuggingFace, RAG, NLP, Pydantic, TensorFlow, Keras, OpenCV, GROQ, Streamlit

DevOps & Cloud: AWS (EC2, S3, SQS, SNS, Secrets Manager), Docker, Jenkins, Datadog, Git, Vercel, Upstash