# Faize Muhammed

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## Professional Summary

**Full-Stack Product Engineer** with 2+ years of experience architecting **10+ zero-to-one fintech and SaaS platforms**. Single-handedly built and deployed live **ONDC financial connectors**, multi-tenant mutual fund dashboards integrating **BSE Star**, and automated **RTA mailback pipelines**. Founder of a multi-tenant AI SaaS operating as a verified **Meta Tech Provider**. Full portfolio at faize.blog.

## Experience

**Software Engineer** Nov. 2024 – Present

*Bancwise Technologies* *Thrissur, Kerala (Open to Bangalore)*

- Architected and deployed a **multi-tenant Mutual Fund platform** using Next.js and PostgreSQL, integrating **BSE Star MF** workflows for end-to-end investor onboarding, ARN migrations, and transaction processing.
- Engineered and pushed live an **ONDC BAP/BPP connector from scratch**, successfully onboarding **6 MFDs** and **2 Credit providers** for **personal loans** and **purchase finance**.
- Designed an automated RTA mailback parsing pipeline (CAMS/Karvy) using **FastAPI**, eliminating manual data entry and ensuring **real-time portfolio reconciliation** for SIPs.
- Implemented secure e-KYC flows utilizing **UIDAI facial verification APIs** for seamless user authentication.

**Junior Software Engineer** Apr. 2024 – Nov. 2024

*Stackmod Innovations* *Technopark Trivandrum*

- Built a scalable **Hospital Appointment Platform** utilizing Next.js, Node.js, Redis, and MongoDB, reliably handling **5,000+ appointments** in production with real-time slot allocation.
- Developed secure OTP systems and backend APIs to power internal admin dashboards using the **MERN stack**.

## Projects & Entrepreneurship

**Faigen AI (Founder & Lead Engineer)** | *Next.js, Node.js, MongoDB, Meta APIs* 2024 – Present

- Built a production-grade, **multi-tenant AI automation SaaS** from scratch, securing official **Meta Tech Provider status**.
- Scaled the platform to actively serve **5+ B2B companies** with **99.9% uptime**, utilizing Gemini and OpenAI models for complex NLP conversational flows and automated order management.
- Architecture Deep Dive: faize.blog/faigen

**ONDC Financial Services Connector** | *Node.js, PostgreSQL, Webhooks* 2024 – Present

- Developed an end-to-end ONDC integration handling complex **race conditions** for personal loan and purchase finance provisioning within a live fintech ecosystem.
- Architecture Deep Dive: faize.blog/ondc

**Automated RTA Mailback Pipeline** | *FastAPI, Python, DigitalOcean (CentOS)* 2024 – Present

- Created a **highly concurrent parsing service** that ingests messy CAMS/Karvy email data directly into structured DB logs for SIPs and brokerage automation.
- Architecture Deep Dive: faize.blog/rta-pipeline

## Technical Skills

**Backend & Cloud**: Node.js, FastAPI, PostgreSQL, MongoDB, Redis, AWS S3, DigitalOcean, Nginx, PM2
**Frontend**: Next.js, React, React Native, Tailwind CSS, Shadcn UI, TypeScript
**Fintech Ecosystems**: ONDC Beckn Protocol, BSE Star MF, CAMS/Karvy RTA, UIDAI, **Cybrilla**
**APIs & AI**: Meta WhatsApp API, Gemini, OpenAI, REST/Webhooks

## Education

**Diploma in Mechanical Engineering** Kerala, India

*First Class*