

SIDDHANT PATIL

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Engineering Lead — AI-Native Product Development | Web, Mobile & Backend

PROFESSIONAL SUMMARY

Engineering Lead with **12+ years** across web, mobile, and backend, and an early adopter of AI-native engineering with deep hands-on expertise in Claude Code, Cursor, and Kiro. At FlexiLoans (fintech, MSME lending), my team of **6 developers** builds and ships every product with AI end to end — a full platform revamp in **5 months**, a **3-month backlog delivered in 1 month**, and **3x faster feature shipment** — while holding quality high (a **4.6-rated app**, AI-reviewed PRs, automated E2E coverage). This has delivered **4x lead growth** and a **1.5x revenue boost**. Deep mobile background (Android, iOS, Flutter, React Native) with hands-on expertise in Angular, Node.js/NestJS, and AWS.

SKILLS

AI-Assisted Engineering: Claude Code, MCP integrations (Jira, Figma, GitHub), Multi-agent workflows, AI code review, Cursor, Kiro, automated E2E testing

Languages: Kotlin, Dart, TypeScript, Python, JavaScript, Java, Swift

Frontend: Android (Jetpack, Coroutines), iOS, Flutter, React Native, Expo, Angular (SSR, NgRx Signals)

Backend: Python (Django), Node.js, NestJS, Nx Monorepo, Fastify, REST APIs, Microservices, WebSockets

Databases: MySQL, MongoDB, Redis, Sequelize, Mongoose, Liquibase

Cloud & DevOps: AWS (S3, SQS, Lambda), Docker, GitHub Actions, Jenkins, EAS Build

Quality & Observability: Datadog (RUM, APM), Firebase (Analytics, Crashlytics, Remote Config), Jest, Playwright, JUnit, Espresso, Mockito

Practices: Agile/Scrum, Sprint Planning, Architecture Reviews, Code Reviews, Mentoring, A/B Testing, Feature Flags, Performance Optimization

WORK EXPERIENCE

FlexiLoans — Apr 2025 – Present

Engineering Lead — Customer Journey | Mumbai

Leading a cross-functional team of only **6 developers** that owns FlexiLoans' customer-facing products end to end — the Customer Journey web portal, the FlexiLoans mobile app, and the backend platform powering both — operating all three platforms while serving high-volume lead traffic.

- **Mobile App:** Rebuilt the FlexiLoans mobile app from scratch in React Native (Expo), replacing the legacy native Android app with a single iOS-ready cross-platform codebase covering the full loan journey — **tripling** loan-application leads from the app, now at **1M+ downloads** with a **4.6 Play Store rating**.
- **Web Portal:** Led the complete revamp of the Customer Journey Portal in **5 months** — migrating a legacy Angular 12 codebase to a new Angular 20 architecture (SSR, signal-based state management, modular structure) — driving a **4x increase** in loan-application leads while launching new business lines in the same window. Localized the portal into multiple languages for rural and regional MSMEs, lifting qualified leads by **15%**.
- **Backend:** Architected and delivered a new scalable backend as a NestJS microservices monorepo (Nx, TypeScript, Fastify) serving **25+ services**, with MySQL and MongoDB data layers, Redis caching, BullMQ job queues, and AWS (S3, SQS) infrastructure.
- **Partner Platform:** Owned **20+ lending-partner and channel integrations** (Paytm, Flipkart, Swiggy, Paisabazaar, Tide, and others) through a unified partner-integration platform.
- **Lead Monetization:** Turned lead leakage into a new revenue line — routed surplus and loan-rejected leads to partner vendors (IndiaLends, Upswing, Finbox) and launched credit-card cross-sell for declined applicants,

boosting revenue **1.5x** and opening a new line of business.

- **Subscription Product:** Launched credit-report and banking insights with an AI finance assistant — personalized credit-score guidance, financial Q&A, eligibility checks, and in-context loan applications — opening a new recurring-revenue stream.
- **Credit Line:** Building a credit-line product for MSME buyers — revolving credit up to **Rs. 2 lakh** to pay suppliers directly, with interest charged only on the drawn amount.
- **AI Adoption:** Drove the team's AI journey end to end — began with Cursor and Kiro to rebuild the portal, app, and backend from scratch, then scaled to Claude Code agentic workflows, evolving from AI-assisted coding to a fully AI-native development process.
- **AI Agents:** Built a fleet of custom agents embedded across the SDLC — crash resolution, lint fixes, Jira ticket refinement and tech-doc generation, sprint planning, PR review with full codebase context, and Figma-grounded design review that catches UI deviations before design handoff.
- **AI Impact:** **3x faster feature shipment**, a **3-month product backlog delivered in 1 month**, faster design-review cycles, and AI-generated end-to-end test coverage that cut QA cycle time and dependency while guaranteeing the onboarding journey is never blocked.

Unico Connect — Jun 2024 – Mar 2025

Technical Lead — Flutter / Android / iOS | Mumbai

- Led a team of **10 mobile developers** delivering two client apps from scratch in **8 months**, using AI-assisted development (GitHub Copilot) to accelerate delivery alongside code reviews and security compliance.
- Built DigiPravesh for the Government of Maharashtra (Mantralaya) — a citizen appointment-booking app spanning multiple government departments.
- Built the Brain App for Highlands Community Charter (US) — an EdTech app delivering classes, attendance, and assignments for adult learners.

Angel Broking (Angel One) — Jun 2020 – May 2024

Senior Manager — Mobile Engineering | Mumbai

- Spearheaded development of Angel One — one of India's top trading platforms — with **100M+ downloads** and a **4.4 Play Store rating**.
- Led Flutter-to-Native migration, reducing app size and improving performance.
- Achieved a **96% crash-free** user rate through rigorous testing and performance optimization.

Green Light Planet — Jun 2018 – Jun 2020

Lead Engineer — Mobile

- Led a team of **5+ engineers** building an offline-first field-sales app for rural agents — capturing daily solar-lamp and appliance installations and leads on low or no connectivity, with lossless background sync — enabling per-agent performance tracking and accurate incentive payouts.
- Developed backend REST APIs in Python (Django) powering the field-sales platform, and built AWS Lambda functions with S3 for serverless processing and storage.

Loylty Rewardz — Apr 2014 – Jun 2018

Software Engineer — Android & iOS | Mumbai

- Built and maintained **10+ feature-rich applications** for the banking and rewards sectors.
- Led Objective-C to Swift migration, improving maintainability.

EDUCATION

B.E. in Computer Engineering — University of Pune, 2013