

Md Tariqul Islam

Senior Backend Engineer — Fintech & Trading Systems

tarik.amtoly@gmail.com • +971 52 472 5909 • Abu Dhabi, UAE • [linkedin.com/in/tariqiitju](https://www.linkedin.com/in/tariqiitju) • github.com/tariqiitju

SUMMARY

Senior backend engineer with 7 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

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**: monthly statement generation, instalment recalculation, late-fee and VAT computation, and real-time credit-limit management.
- Built and operate **Salary Now**, a salary-advance lending product **live in production 8+ months** — covering onboarding/identity verification (OTP, face recognition), loan disbursement, scheduled auto-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.

Software Engineer (Microservices) — 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.
- 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

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

Backend & APIs: Spring Boot, REST, gRPC, WebSocket, Event-Driven Architecture, Apache Dubbo (microservices)

RPC), MyBatis

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

Databases: MySQL, PostgreSQL, Redis, MongoDB, Cassandra

Cloud & DevOps: 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, AI-assisted development workflows

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

AWARDS & ACHIEVEMENTS

- **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 0.45%**, Round 471) · CodeChef max 2409 · HackerRank max 1943.
- 1500+ problems solved across Codeforces, CodeChef, LeetCode, and UVA.

PROJECTS

Market Trend Prediction & Trading Engine

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

News Aggregation & Topic Clustering

News aggregation system using an ELT pipeline and NLP topic clustering to organize multi-source news into evolving storylines.

IoT Camera Management Backend

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

EDUCATION

B.Sc. in Information Technology — Jahangirnagar University

Mar 2015 – Dec 2019

LANGUAGES

English (Professional), Bengali (Native)