

Kaushik Patel

Solution Architect | SaaS Platforms | FinTech | Cloud Architecture | Agentic AI

17+ years of experience in solution architecture, distributed systems, microservices, cloud-native platforms, and SaaS product engineering, with growing expertise in Agentic AI, AI system design, MCP-based integrations, and building scalable, secure, and multi-tenant platforms for financial services.

Email: kaushik117@gmail.com

LinkedIn: <https://www.linkedin.com/in/kaushikpatel3024/>

Mob: 8861202226

GitHub Page: <https://kaushik117.github.io/>

Skills

Architecture & Design:

Solution Architecture, Enterprise Architecture, SaaS Platform Architecture, Multi-Tenant Architecture, Microservices Architecture, Distributed Systems, Event-Driven Architecture, Domain-Driven Design, API-First Design, Integration Architecture, Scalable and Secure System Design, High-Level Design (HLD), Low-Level Design (LLD), Performance and Scalability Engineering

Frontend, Backend & Application Development:

Java, Spring, Spring Boot, Spring AI, Python, REST APIs, J2EE, Distributed Application Development, Secure Application Design, React

Data & Messaging:

PostgreSQL, MySQL, NoSQL, Redis, Kafka, RabbitMQ, ActiveMQ, Data Modeling, Data Architecture

Cloud, DevOps & Platform Engineering:

AWS, Cloud-Native Architecture, Docker, Kubernetes, ECS, CI/CD, Jenkins, Terraform, Git, Maven, Gradle, DevOps, SonarQube, Container Security, Anchore, Trivy, Harbor

Security & IAM:

Authentication, Authorization, OAuth, OpenID Connect, IAM Architecture, Keycloak, API Security, Data Protection, Secure Integration Design

Agentic AI & AI System Design:

Agentic AI Architecture, AI System Design, MCP-Based Integrations, Tool/Agent Orchestration, Guardrails, Human-in-the-Loop Design, Prompt Engineering, LLM Fundamentals, RAG Concepts, Embeddings, Hallucination Control

Engineering Leadership & Delivery:

Requirement Analysis, Technical Solutioning, Design Governance, Architecture Review, Code Review, Cross-Functional Collaboration, Stakeholder Management, Technical Mentoring, Estimation, Continuous Improvement

Professional Experience:

Senior Architect	Sept 24 – till date	Rahi Platform Technologies Pvt Ltd
Principal Architect	Aug 22 – May 24	Bajaj Finserv Direct Limited
Architect	Dec 21 – Jul 22	Thales DIS Technology India Pvt Ltd
Solution Architect	Jan 16 – Dec 21	Ericsson India Global Services Pvt Ltd
Senior Tech Lead	June 15- Dec 15	HCL Technologies Pvt Ltd
Senior Project Engineer	Nov 14 – May 15	Wipro Technologies Pvt Ltd
Senior Software Engineer	Sept 10 – Nov 14	Ericsson India Global Services Pvt Ltd
Junior Research Fellow	Jan 10 – Sept 10	India Meteorological Department, IMD Delhi
Graduate Apprentice	May 09 – Dec 09	India Space Research Org SAC Ahmedabad

Professional Projects (last 4 Projects):

Core Lending Platform – Loan Origination, Loan Management and Debt Management

Description	Designed and architected a multi-tenant SaaS lending platform for financial services, covering core capabilities such as Loan Management System (LMS), Collections platform, centralized IAM, platform integrations, and cloud-native engineering foundations. The platform was built using a microservices-based architecture with strong focus on scalability, security, configurability, and faster client onboarding.
Client	B2B Banking and Insurance Client
Roles and Responsibilities	<ul style="list-style-type: none"> Defined the overall solution architecture and technology strategy for the SaaS platform across application, integration, data, security, and deployment layers. Architected the Loan Management System (LMS) and Collections platform from the ground up with clear service boundaries, modular design, and domain-aligned microservices. Designed a multi-tenant architecture framework to support tenant isolation, configuration-driven behavior, and efficient onboarding of multiple clients on a common platform. Architected the complete IAM and authorization framework using Keycloak, including tenant-aware realm strategy, authentication flows, token handling, RBAC/ABAC authorization, and secure microservice integration patterns. Defined microservices, REST API, and event-driven integration patterns to enable scalable and reliable inter-service communication across the platform. Designed the platform data architecture using PostgreSQL, MongoDB, Redis, Elasticsearch, and Kafka based on transactional, document, search, and event-driven requirements. Established architecture standards, design governance, review processes, and engineering best practices to ensure consistency, maintainability, security, and performance across modules. Worked closely with business, product, and engineering stakeholders to translate domain requirements into scalable technical solutions aligned with financial services products. Guided engineering teams on implementation governance, architecture reviews, code reviews, performance optimization, security controls, and DevOps best practices. Contributed to platform engineering and deployment readiness through CI/CD patterns, environment standardization, and reusable architecture components for cost-effective client rollout. Explored and designed Agentic AI architecture use cases for lending and

	<p>collections platforms to improve internal productivity, decision support, and business workflow automation.</p> <ul style="list-style-type: none"> • Designed MCP server-based integration patterns for domain systems such as LMS and Collections so that AI agents can securely access business tools, APIs, resources, and prompts in a controlled and reusable manner. • Evaluated Agentic AI use cases such as requirement assistance, design support, internal operations enablement, customer/service workflow assistance, contextual business data access, and guided execution of domain-specific tasks. • Defined architectural considerations for AI-enabled systems including tool orchestration, guardrails, human-in-the-loop controls, explainability, deterministic execution, and integration with existing enterprise services. • Prepared architecture documents, technical specifications, integration designs, and solution blueprints covering both platform modernization and AI enablement initiatives.
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Skaleup Platform - CreditTech and InsurTech

Description	Skaleup is a B2B platform offering CreditTech and InsurTech products as part of its Platform-as-a-Service (PaaS) offerings. CreditTech encompasses a Loan Origination System, while InsurTech focuses on Insurance Policy Issuance.
Client	B2B Banking and Insurance Client
Roles and Responsibilities	<ul style="list-style-type: none"> • Analyzing business requirements and translating them into technical specifications. • Creating detailed architecture documentation and diagrams. • Ensuring adherence to architectural standards and best practices. • Designing comprehensive solutions that consider non function requirements. • Selecting appropriate technologies, platforms, and tools. • Ensuring seamless integration of various system components. • Support in Pre-Sales Activities, RFP, Estimation, Infra Sizing/Costing • Collaborating and communicating with technical and non-technical stakeholders. • Optimizing solution performance and scalability. • Incorporating robust security measures and compliance standards. • Adapting the solution architecture to evolving business needs. • Staying updated with industry trends and emerging technologies. • Mentor Technical Leads and Development team. • Guide DevOps team in setting up DevOps best practices. • Guide DevOps team in setting up and optimizing Continuous Integration/Continuous Deployment pipelines.

Ericsson Hosted ATT Prepaid Solution, USA

Description	The AT&T Charging Solution is built upon Ericsson's Charging System and seamlessly integrates with AT&T's Billing System and third-party financial service providers, as well as Mobile Virtual Network Operators (MVNOs). This solution encompasses various responsibilities, including the definition of prepaid rate plans and features, provisioning, managing the subscriber life-cycle, and handling the rating and charging of network-delivered voice and data services.
Client	AT&T USA

Accomplishments/Tasks	<ul style="list-style-type: none"> • Led efforts to decompose monolithic applications into microservices using the strangler pattern and developed multiple new Spring Boot applications, moving towards a cloud-native architecture. • Architected Discount and AutoPay Microservices. • Spearheaded the adoption of DevOps practices and modernized the technology stack, incorporating Docker, Kubernetes, and Openshift. • Managed the migration from BareMetal infrastructure to an on-premises cloud environment utilizing Openshift. • Designed solutions for key initiatives, including Payment integration with ApplePay and Paypal, Log Aggregation, and TLS certificate renewal automation through Ansible. • Assumed the role of System Architect in alignment with the SAFe (Scaled Agile Framework for Enterprise). • Established and enforced best software practices, overseeing an agile team in adhering to these standards. • Successfully implemented critical architectural components and provided expertise in Requirement Analysis and Design. • Conducted thorough code reviews, quality assessments, and effort estimations. • Participated in development, unit testing, performance testing, and offered DevOps and CI/CD support to ensure seamless project delivery.
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Access Module Development for MTN Mobile Money, Ericsson Wallet Platform

Description	<p>The Ericsson Wallet Platform offers a streamlined, rapid, and secure method for managing financial payment services. These services include functions such as depositing, storing, transferring, and withdrawing funds via mobile phones or a financial distribution network.</p> <p>The Access Module serves as an intermediary and service hub, delivering interfaces to interact with adjacent systems. It serves as a versatile connector platform toolkit for seamless integration with diverse partners, supporting various protocols. Additionally, it is capable of housing configurable business logic, including tasks such as airtime purchases and end-user notification processes.</p>
Client	MTN Mobile Money
Roles and Responsibilities	As a Tech Lead for the team, my roles included conducting Requirement Analysis and Design, overseeing Code Reviews, ensuring Quality Checks, establishing, and defining best software practices, estimating project efforts, participating in Development, conducting Unit and Performance Testing, and providing DevOps and CI/CD support.

Certifications and Trainings

Certified SAFe 4 Practitioner, ASE
 CKAD – Certified Kubernetes Application Developer by Linux Foundation

EDUCATION

BE Computer Science (60%)
 The Maharaja Syajirao University of Baroda
 2004-2008 [Vadodara Gujarat](#)