

TUSHAR KASBE

IT Professional | Full Stack Developer | Banking Technology

Chembur, Mumbai | Mob: 9819400173 | tusharkasbe2207@gmail.com | [linkedin.com/in/tushar-kasbe](https://www.linkedin.com/in/tushar-kasbe) | www.tusharkasbe.in

PROFESSIONAL SUMMARY

IT professional with 4.5+ years of post-qualification experience in full-stack banking application development, Change Request (CR) management, and regulated IT project execution within public sector banking environments. Currently serving as Front-End Developer — UPI / BBPS / Reconciliation & Transaction Banking at Central Bank of India, driving development of the Digital Ambassador Portal, Payment Aggregators Portal, Soundbox Onboarding System, and CBDC pilot CR coordination. Proficient in MERN stack, JWT-based authentication, Role-Based Access Control (RBAC), secure application architecture, and Agile delivery — with a proven track record of building scalable, compliant, and high-performance banking portals under tight regulatory and operational standards.

EDUCATIONAL QUALIFICATION

Bachelor of Engineering – Electronics & Telecommunication

Graduated: 2021

Terna Engineering College, Nerul Navi Mumbai | University of Mumbai

PROFESSIONAL EXPERIENCE

Front-End Developer – UPI / BBPS / Reconciliation & Transaction Banking

May 2025 – Present

Central Bank of India, Fort Mumbai | Dept: Digital Payments & Transaction Banking

► Application Development & IT Support

- Design, develop, and maintain in-house web portals and banking applications for the Digital Payments & Transaction Banking Department.
- Implement JWT-based authentication and Role-Based Access Control (RBAC) to enforce secure access management across banking portals.
- Manage code versioning and release coordination using Git; conduct peer code reviews to enforce coding standards and security best practices.
- Maintain procedural documentation, application workflow documents, and technical design records.

► Change Request (CR) Management & Vendor Coordination

- Raise, submit, and track Change Requests (CRs) for CBDC and digital banking systems, monitoring implementation progress end-to-end.
- Coordinate with Cisco, Network, Data Centre (DC), and Server teams to follow up on pending CR approvals and escalate blockers for timely resolution.
- Attend cross-functional status update meetings with NPCI and RBI stakeholders — documenting outcomes and following up on pending action items.
- Maintain change logs and CR outcome records for audit and compliance purposes.

Software Engineer

Dec 2023 – May 2025

Motilal Oswal Financial Services, Mumbai (Deployed via We3 Tech Works Pvt. Ltd.)

- Developed and maintained scalable financial web applications — PMS, AIF, and Mutual Fund platforms — using React.js, Next.js, and JavaScript.
- Designed RESTful APIs integrated with MySQL for high-volume financial transaction processing.
- Built secure role-based workflows for investment transactions, partner onboarding, and KYC management (PAN-based updates).
- Integrated Aadhaar-based e-signing, Net Banking, and RTGS payment systems for secure financial transactions.

- Improved application load performance by 40–50% through code splitting, lazy loading, and Next.js SSR optimisations.
- Led code reviews, mentored junior developers, and upheld architectural best practices across all modules.

Software Engineer

Jan 2022 – Oct 2023

V2S Tech Solutions Pvt. Ltd., Thane, Mumbai

- Developed reusable React.js components and contributed to Contract Lifecycle Management (CLM) automation — reducing time by 60%.
- Built and maintained RESTful API integrations; contributed to Job Portal and Task Management System projects.
- Conducted manual testing, defect resolution, and participated in client-facing requirement discussions.
- Received Outstanding Achievement Award for exceptional project delivery within timelines.

KEY PROJECTS

1. Digital Ambassador Portal | Central Bank of India

Feb 2026 – Present

- In-house banking portal tracking UPI, BBPS, and digital payment targets across the CO → RO → BO organisational hierarchy.
- Automates manual target allocation, progress tracking, and reporting — enabling real-time performance visibility at every organisational level.
- Implements role-based dashboards with drill-down reporting for Central Office, Regional Office, and Branch Office users.

2. Central Bank Digital Currency (CBDC) | Central Bank of India

Feb 2026 – Present

- Coordinating CR tracking for the CBDC pilot — raising, submitting, and following up on Change Requests for system enhancements.
- Liaising with Cisco, Network, DC, and Server teams to resolve CR blockers; documenting all outcomes for audit compliance.
- Participating in RBI/NPCI cross-functional meetings to track open action items and drive timely resolution.

3. Payment Aggregator Quote & PO Management | Central Bank of India

Jul 2025 – Jan 2026

- Built a role-based onboarding workflow with RO/ZO/CO approval hierarchy and automated PO issuance — significantly reducing approval cycle time.
- Engineered a multi-aggregator quote submission and comparison engine enabling the Central Office to evaluate bids and select the lowest quote.
- Developed a markup configuration module allowing Central Office to apply margins before sending finalised quotes to customers.
- Automated end-to-end PO generation post quote approval with triggered email notifications to accepted and rejected aggregators.

4. Soundbox Onboarding | Central Bank of India

Jun 2025 – Jul 2025

- Developed Excel bulk upload with auto-validation and correction for Soundbox device onboarding — improving processing accuracy and reducing manual errors.

5. Partners Common Login & PMS / AIF Platforms | Motilal Oswal

- Built a unified login platform for partners (IMF, PMS, AIF) with shared session management across multiple applications.
- Developed investor portal supporting Top-Up, KYC (PAN-based), Net Banking & RTGS payments, and Aadhaar-based e-sign integration.

6. Contract Lifecycle Management Automation | V2S Tech Solutions

- Automated contract initiation, negotiation, and renewal workflows — achieved 60% reduction in processing time.

7. Personal React Boilerplate & Project Scaffolding Tool

- Built a personal React boilerplate from scratch covering project setup, Axios interceptors, Redux Toolkit store, and JWT-based authentication — every new project starts production-ready within 10–15 minutes.
- Leveraged across 5–6 projects at Central Bank of India and Motilal Oswal — eliminating repetitive setup work and enforcing consistent coding standards across all engagements.

TECHNICAL SKILLS

Languages	JavaScript (ES6+), TypeScript, HTML5, CSS3, Java, Python
Frameworks	React.js, Next.js, Redux (Toolkit / Saga / Thunk), Node.js, Express.js
Databases	MySQL, MongoDB, Oracle
APIs & Auth	RESTful API Design, JWT Authentication, OAuth, RBAC, Payment Gateway Integration
DevOps & Tools	Git, Postman, VS Code, Jira, Figma, Lighthouse, ESLint
Architecture	Monolith, Micro Frontend, Monorepo, Agile / Scrum
Banking Systems	Payment Aggregators, Digital Ambassador, CBDC, NPCI / RBI interfaces
CR & Coordination	Change Request Management, Cross-team Vendor Coordination, Status Reporting

KEY ACHIEVEMENTS

- Built a personal React boilerplate tool — used across 5–6 projects at CBI & Motilal Oswal, cutting project setup from hours to 20–30 minutes with consistent, production-ready standards.
- Reduced contract processing time by 60% through workflow automation at V2S Tech Solutions.
- Improved application load performance by 40–50% through code splitting and SSR optimisations at Motilal Oswal.
- Received Outstanding Achievement Award at V2S Tech Solutions for exceptional project delivery.

CERTIFICATIONS & PROFESSIONAL DEVELOPMENT

- **React.js** – SPA Architecture & Hooks
- **JavaScript ES6+** – Async Programming & Modular Design
- **HTML5 & CSS3** – Responsive & Semantic Web Design
- **UI/UX** – User-Centered Design Principles
- **Attended Global FinTech Fest 2025** (CBDC, Digital Banking & Fintech Regulation focus)