Ajesh Nag

I build FinTech products end to end, and care as much about why they exist as how they work. Leading frontend engineering across all payments products at CRED. Previously founding engineer and head of mobile at Freo.

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Engineering leader specializing in taking products and teams from zero to one. A mobile expert across native Android, iOS and Flutter, with hands-on backend experience in Kotlin, Spring Boot and AWS. Built products in the hands of millions of users worldwide.

The last decade has been focused on FinTech consumer products across Lending, Payments, Cards, Banking and Buy Now Pay Later, doing whatever was required to grow the business.

Experience

CRED

Bengaluru, India · 2024 – Now

Engineering Leader

Feb 2024 – Present

Engineering leader for all payments products at CRED.

Projects

- **Payments** — Leading engineering for payments across CRED: the systems that move money for millions of customers. Credit card bill payments, UPI, CRED pay, Card tokenization.
- **Credit Score** — Led from scratch to launch and growth. Your credit score, and what's behind it.
- **Rewards** — Led engineering for an established growth product: CRED's rewards, coins and games.
- **CRED Money** — Led to launch and growth. Bank accounts and spending tracked in one place, powered by the Account Aggregator (AA) framework.

Freo

Bengaluru, India · 2016 – 2024

Founding engineer 2016 – 2024

Held several leadership roles across a range of FinTech products.

- Wrote the company values and set up long-standing processes and practices across the org. Helped onboard every new employee for the first five years.
- Built internal frameworks and libraries used across multiple products.
- Led a number of experimental, failed or rebranded products whose learnings still guide the company.

Head of Mobile Engineering 2018 – 2022

- Built the entire mobile engineering team and culture; hired every member.
- Owned strategy and architecture for every mobile product in the company's history across multiple partners, countries and super-apps.
- Technical oversight of all products across Android, iOS and Flutter, and 0-to-1 launches of over a dozen apps.

Projects

- **Freo Save** — India's first credit-led neobank. Engineering and product management.
- **Empay** — FinTech super-app for the UAE: NFC tap-to-pay, merchant integrations, government services and remittances. Lead engineer with distributed teams across continents.
- **MoneyTap** — Mobile platforms for the category-creating credit line product, scaled to crores of users and multimillions in revenue.
- **MoneyTap B2B2C & BNPL** — Led engineering for the first phase of the B2B2C foray and laid the foundation for the Buy Now Pay Later business.
- **Flutter migration** — Moved every codebase and pivoted the entire mobile team from native Android and iOS to Flutter over a two-year period.

Atimi Software

2013 – 2016

Software Developer 2013 – 2016

Android and iOS apps across FinTech, FoodTech, Media and Sports.

Projects

- **Food delivery** — Mobile work for the largest food delivery apps in North America. Worked on the common framework after the Grubhub–Seamless merger.
- **Nike FuelBand** — Apps for the premier fitness wearable before the Apple Watch.
- **Sports framework** — Atimi's mobile sports framework, which powered the apps of major NBA and NHL teams including the New York Knicks, Vancouver Canucks and Chicago Blackhawks.

Skills

Payments	Credit card bill payments · UPI · Checkout · Card tokenization · NFC tap-to-pay · Remittances · Merchant integrations
FinTech	Credit lines · Buy Now Pay Later (BNPL) · Neobanking · Lending, insurance and banking partnerships · Institution (Banks) and regulator (RBI) compliance · Security approvals (within India and abroad)
Leadership	Company values and processes · Engineering management · Hiring and team building · Product management · Technical strategy and architecture · 0-to-1 launches · Distributed teams
Mobile	Android: Java to Kotlin · iOS: Objective-C to Swift · Flutter · SDKs embedded in partner apps · Shared frameworks and libraries · Large-scale migrations
Backend	Kotlin · Spring Boot · Hibernate · AWS

Education

2009 – 2013 **PES University** — Bachelor of Engineering (BE), Computer and Information Sciences, first class with distinction

Publications

2013 Evolutionary approach and Spline Interpolation for Contrast Enhancement, IEEE ICIIP