

Engineering leader with **14+ years** shipping consumer products end-to-end across mobile, web, and backend services, from architecture to launch. Led engineering teams at funded startups across India, Singapore, and remote-US (BharatNXT, NOICE, Gratitude), then went founder: built **Amigo AI**, rated **#1 in Finance on the App Store** with **25K organic iOS users**. Deep fintech track record across payments, US equities, digital gold, and stablecoin lending, with a reputation for **solo, fixed-scope delivery**: three production fintech builds shipped in ≤ 3 months each, including a complete digital-gold module inside **Aspora (YC-funded)**. Currently building Emotica, an on-device-AI journal using Apple Intelligence, local RAG, and tool calling.

14+ yrs ENGINEERING	#1 Finance APP STORE · AMIGO AI	25K users FULLY ORGANIC GROWTH	3 builds ≤ 3 mo SOLO FINTECH DELIVERY	3 teams led INDIA · SG · REMOTE-US
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EXPERIENCE

FOUNDER & INDEPENDENT · 2025 TO PRESENT

Founder · EmoticaJAN 2026 – PRESENT

AI-powered emotions journal, private by design **IPHONE · IPAD · MAC · WATCH**

- Built an on-device intelligence stack: **Apple Intelligence integration, local RAG over journal entries, structured outputs & tool calling**, and semantic memory that surfaces relevant past entries. No data leaves the device.
- Shipped HealthKit, widgets, Game Center streaks, five languages, and iPad support; one-time Pro purchase (StoreKit).
- Independently reviewed by **TrackingHappiness & MyMeditateMate**, with early organic Reddit traction.

Engineering Lead (Contract) · Aspora · YC-funded2025 – 2026

Cross-border finance for the global Indian diaspora **2 MO · NEW MODULE · IOS + ANDROID**

- Built the **Digital Gold buy/sell module from scratch on both iOS and Android** inside Aspora's live production app (aspora.com/ae/gold), integrating with an international mobile team's established codebases and release trains.

Engineering Lead (Contract) · Perfolio.ai2025

PAXG gold stablecoin lending on blockchain **2 MO · MVP**

- Built the iOS MVP for **PAXG (gold-backed stablecoin) lending & borrowing** in 2 months: wallet flows, lend/borrow UX, and blockchain service integration.

Engineering Lead (Contract) · Vesko2025

US-stock investing app for the Philippines market **3 MO · SOLO ZERO-TO-STORE**

- Designed and shipped the full iOS app **alone in 3 months**: onboarding/KYC, market data, order flows, and portfolio.

Founder · Amigo AIMAR 2025 – DEC 2025

AI-powered finance management · macOS, iOS & Web **#1 FINANCE · APP STORE**

- Reached **#1 in the App Store Finance category**; **~25K iOS users with zero ad spend** via viral Reddit lifetime-promo campaigns (32K-view top post), a year of LinkedIn building-in-public, and **#2 on Product Hunt**.
- Owned everything solo across three platforms: product, design, Swift/SwiftUI codebase, AI transaction parsing & insights, monetization, ASO, and releases.

ENGINEERING LEADERSHIP · 2020 TO 2025

Technology Leader, Mobile · BharatNXTNOV 2023 – FEB 2025

B2B payments for Indian SMEs · \$1.2M seed · Mumbai

- Led the mobile technology team for a credit-card-based business-payments app processing **nearly \$0.5B in transaction volume**.
- Owned mobile architecture, quality & security standards, and tech-product integration across SME payment segments.

Lead Engineer, iOS · Gratitude (Remote)DEC 2022 – NOV 2023

Mindfulness & journaling app · 1.5M+ users uplifted

- Led iOS engineering for a global consumer wellness app serving **1.5M+ users**: feature delivery, performance, and engineering standards.

Engineering Manager, Mobile · NOICE (Remote, Singapore)AUG 2021 – NOV 2022

Indonesia's largest podcast network · 100+ originals · \$22M Series A

- Managed iOS and Android teams and set the technical strategy for scalable, end-to-end mobile delivery; sat on the technology leadership team, running sprint readiness and cross-team engineering processes.

EXPERIENCE, CONTINUED

Lead Engineer, iOS · Heady (Remote, Brooklyn NY)

JUL 2020 - AUG 2021

iOS development for high-end US clients

- Delivered client apps with a dedicated iOS team; authored and open-sourced **HYLog** (OS-level network-enabled logging framework) and **HYNavigationBar**, both published on CocoaPods, Carthage & SPM.

LEAD ENGINEER & FOUNDER YEARS · 2015 TO 2020

Lead Engineer, iOS · Skuad (Remote, Singapore)

AUG 2018 - JUL 2020

Embedded with funded startups across ed-tech & healthcare

- **Zenius (Series B ed-tech)**: built the iOS app from scratch with MVVM + Coordinator + RxSwift; ranked **top 10 in Indonesia**; automated code signing and distribution with fastlane, Slack & Firebase; managed the iOS team.
- **SehatQ (health-tech)**: built both the Consumer app (**top 20 in Indonesia**) and the Doctor app from scratch (MVVM + Coordinator + RxSwift); managed iOS developers.

Founder · Wreely

JAN 2018 - AUG 2018

Co-working space management platform, later open-sourced

- Built the entire platform solo: market research, product, UI/UX, monolith backend API, admin panel, and **both iOS and Android apps**; all repos now open source on GitHub.

Lead Engineer, iOS · Citysocializer (Remote, London)

JAN 2015 - AUG 2018

Subscription social network · £1.75M raised (PROfounders Capital)

- Led iOS for a pioneering UK social platform backed by Michael Birch (Bebo) and Brent Hoberman (Lastminute.com).

EARLY CAREER · 2011 TO 2014

Co-Founder / Senior iOS Developer · Red Panda Innovation Labs

DEC 2013 - DEC 2014

- Co-founded and ran **CelerApps**, building iOS apps for startups and government organizations; managed iOS/Android colleagues; shipped the game **Gabbar The Legend** from scratch.

iOS Application Developer → Senior · Indigo Consulting

NOV 2011 - NOV 2013

- Built brand apps from scratch for **Asian Paints** (My Color Project), **HSBC Amanah** (Halal Traveller), **Nirav Modi** (jewelry catalog), and **ICICI** (Culinary Treats); promoted to senior and managed iOS & Android developers.

SKILLS

iOS

Swift, SwiftUI, UIKit, Objective-C, RxSwift, MVVM + Coordinator, StoreKit, HealthKit, WidgetKit, Game Center, Core Data

Android

Kotlin, Jetpack, Play Console releases

AI on Mobile

Apple Intelligence, on-device LLMs, local RAG, tool calling, structured outputs, semantic search

Fintech Domain

Payments, brokerage & market data, digital gold, stablecoins & wallets, KYC flows

Delivery & Leadership

fastlane CI/CD, App Store & Play releases, ASO, team management, sprint & backlog processes, open-source (CocoaPods, Carthage, SPM)

LIVE PRODUCTS & OPEN SOURCE

Emotica Founder

AI emotions journal, fully on-device intelligence
emotica.me · apps.apple.com/app/id6757162931

Amigo AI Founder

#1 Finance-category AI money manager
amigo.finance

Mysticadii Co-founder

Stories & podcasts platform on iOS
mysticadii.com

Wreely · HYLog · HYNavigationBar Open source

Workspace platform + iOS frameworks
github.com/tirupati17

EDUCATION

University of Mumbai · Bachelor's Degree, Information Technology

2007 - 2010

LINKS

Portfolio tirupatibalan.com

GitHub github.com/tirupati17

Aspora work aspora.com/ae/gold

Product Hunt producthunt.com/products/amigo-ai-going-deeper-in-transactions

Emotica press trackinghappiness.com/emotica-app-review