

GAURAV RATNAWAT

Berlin, Germany

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A software developer with 9+ years of experience solving complex business problems, and seamlessly delivering high-quality software products in a fast-paced environment using agile methodologies and CI/CD practices. Mentored industry newcomers. Excel in team building and skilled at fostering and sustaining business relationships.

WORK EXPERIENCE

N26 GmbH, Berlin Germany Lead Software Engineer	Sep 2022 - Present
Thoughtworks, Gurgaon Senior Application Developer/Tech Lead	Mar 2020 - Sep 2022
Q3 Technologies, Gurgaon Senior Developer	Dec 2017 - Mar 2020
Amdocs, Gurgaon Software Engineer	May 2017 - Dec 2017
Tata Consultancy Services, Gurgaon Engineer - Technology	Oct 2015 - Apr 2017

PROJECTS

Transaction Data Platform – N26 Bank

Designed and led the development of a scalable, event-driven Transaction Data Platform to unify access to enriched, real-time transaction data across compliance, product, and regulatory use cases.

- Migrated legacy transaction services to a centralized platform serving 5+ downstream consumers with high availability and fault tolerance.
- Ingests and processes **500M+ transactions per month** from multiple internal and external systems including cards, payments, transfers, and partner integrations.
- Achieved 99.99% uptime using AWS-native failover strategies, active-passive deployments, and region-aware routing for ingestion pipelines.
- Built real-time ingestion pipelines using Kafka and optimized processing logic to handle 10M+ daily events with <1s end-to-end latency.
- Reduced enrichment pipeline processing time by 60% through batching, smart retries, and asynchronous workflows.
- Designed and exposed low-latency APIs (P99 latency under 1s) via microservices deployed on Kubernetes, handling ~1.5K RPS during peak load.

- Integrated with the internal Lakehouse architecture (based on S3 + Glue + Athena) to provide batch and ad-hoc analytics access, enabling unified historical + real-time views.
- Delivered GDPR-compliant data deletion capabilities across 20+ connected systems, with Kafka-backed deletion events and automated lineage tracking.
- Partnered with SRE and Observability teams to implement comprehensive monitoring (OpenSearch, Datadog), reducing MTTR by 30% through actionable alerts.

Technologies: Kotlin, Java 17, Spring Boot 3, Kafka, PostgreSQL (Aurora + RDS), Redis, Lakehouse (Flink + S3 + Glue + Athena), Kubernetes, AWS, OpenSearch, Datadog, GitHub Actions

N26 Assistance Application Module

- Worked on a banking assistance system that involved integration with internal and external services.
- Responsible for identifying user intent and directing requests to the appropriate system.
- Developed automation processes for the entire workflow.

Dealer Locator Service, Major Construction Equipment Manufacturer, USA

- Developed 3 RESTful APIs for a downstream microservice for geocoding information based on user address, IP address, or coordinates.
- Enhanced query performance, ultimately leading to implementing a read replica auto-scaling of RDS drastically improved TPS from 48 to 126.
- Developed custom metrics for AWS CloudWatch and created multiple (more than 10) matrix dashboards for production trends.
- Set up CI/CD pipeline in Azure DevOps and introduced a relevant set of performance and integration tests to strengthen the quality, along with improving pipeline run time by 5 mins.
- Organized and drove weekly meetings for client communication and collecting requirements from the Technical Product Owner.
- Analyzed 10+ root causes of production issues, summarized and articulated in technical meetings.
- Onboarded and mentored 2 new project members around the domain, technical knowledge, and agile methodologies.

Technologies: Spring Boot, Microservices, Java 11, Postgres(PostGIS), Jooq, Karate, Gatling, Azure DevOps, AWS, RestAPI.

Telematics IoT Project

- Read and review different 3-4 IoT devices specifications and create the features, break into stories.
- Change the Sitewhere open-source framework according to the requirement.

Technologies: Sitewhere, Swagger UI, MongoDB, Java 8, ActiveMQ, Git

SKILLS

Practices	Agile Methodologies, Test Driven Development, TDD, XP Practices, Kanban
Design Patterns	Singleton, Factory, Builder, MVC etc.

Architectures	Microservice, Service Oriented Architecture, Monolith
Programming Languages	Kotlin, Java, VueJs, NestJs, GoLang
Cloud Technologies	Aws, Azure, GCP
Frameworks	Spring Boot, Spring MVC, Sitewhere IoT Framework, Hibernate, Jooq, QuerDsl, Tiles
Databases	MsSQL, PostgreSQL, MongoDB, Azure SQL Server, Aws Aurora, Aws RDS, Lakehouse
Development Tools	Azure DevOps, Jenkins, GIT, Bugzilla, Sonar, Jira, SVN
Testing Tools	Unit testing Mockito, Junit, JMeter, Karate, Gatling
Pub Sub Tools	ActiveMQ, Kafka

EDUCATION

Bachelor of Technology in Computer Science and Engineering from IIST, Indore (M.P.) (RGTU) in 2015.

CERTIFICATIONS

- Microsoft Certified: Azure Fundamentals.
- Aviatrix Certified Engineer - Multi-Cloud Network Associate.
- Introduction to Internet of Things (XEE100), Stanford University School of Engineering.
- Building Scalable Java Microservices with Spring Boot and Spring Cloud, Coursera.