

# Kartik Jajal

Lead Software Engineer | EPAM Systems

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## Summary

Lead Software Engineer and Solution Architect with over 14 years of expertise in Java, Spring Boot, Microservices, distributed systems and cloud technologies. Specialized in designing and delivering scalable solutions for digital banking innovations using cutting-edge technologies.

*Spring Boot | Microservices | Kafka | AWS | Docker | Kubernetes | System Design | Gen AI  
Solution architect | Team lead & management | Client liaison | Agile & Scrum*

## Professional Experience

08/2021 – Present

### **Lead Software Engineer(Solution Architect)**

*EPAM Systems*

#### **Project: Banking As A Service**

**Technologies:** Spring Boot, Kafka, MongoDB, Dynatrace, OpenSearch, AWS, Docker, Kubernetes, Microservices

- Designed and developed robust Open Banking APIs to enable seamless integration with third-party systems.
- Led a team of developers to deliver scalable and efficient technical solutions, ensuring high-quality deliverables.
- Architected a resilient solution to support automatic resumption of customer onboarding in the event of process failures.
- Enhanced system performance by implementing caching mechanisms for onboarding session entities using a ThreadLocal design.
- Enabled real-time system monitoring and insights using Dynatrace and OpenSearch, improving operational visibility and system reliability.
- Built a highly fault-tolerant system to ensure maximum uptime and resilience in handling failures efficiently.

01/2019 – 08/2021

### **Senior Java Developer**

*Mobiquity Inc*

#### **Project: Neo Bank**

**Technologies:** Spring Boot, RabbitMQ, AWS, Docker, Kubernetes, Microservices

- Developed a Neo Bank platform seamlessly integrating with the underlying Temenos T24 core banking system.
- Developed unit tests with JUnit and Mockito, ensuring robust code quality and reliability through Test-Driven Development (TDD).
- Designed a scalable and highly available system architecture to support seamless operations and growth.

01/2015 – 01/2019

### **Tech Lead**

*Intech Creative Services*

#### **Project: Automated EDI Workflow for Container and Yard Operations**

**Technologies:** Java (8+), Spring Boot, RabbitMQ, RESTful APIs, Postgresql, Ehcache, Docker, Kubernetes, AWS, OAuth2, JWT, JUnit, Mockito, Maven

- Designed and implemented microservices for EDI file processing using Java, Spring Boot, and Apache Camel, enabling seamless integration with external systems.
- Developed scalable distributed systems using multithreading (CompletableFuture, ForkJoinPool), ThreadLocal caching, and asynchronous messaging with Kafka or RabbitMQ for efficient EDI workflows.
- Built and deployed containerized applications with Docker, Kubernetes, and AWS (EC2, S3, RDS), ensuring high availability, scalability, and fault tolerance using circuit breakers.

03/2014 – 12/2014

**Java Developer**

*G K Management Services (India) Limited*

**Project:** High-Speed Caching for Domestic Airlines Data

**Technologies:** Java, JSP, Spring (MVC), Hibernate, Jackson Parser, Dropwizard, PostgreSQL, Memcached.

- Developed scalable web applications using Java, JSP, Spring MVC, and Hibernate, optimizing PostgreSQL interactions. Built RESTful APIs with Dropwizard and Jackson Parser for efficient JSON processing and system integration.
- Implemented caching solutions using Memcached to improve application performance and reduce response times for frequently accessed data.

07/2011 – 03/2014

**Software Engineer**

*Elitecore Technologies*

**Project:** Packet Capture & Monitoring

**Technologies:** Java, JSP, Spring (MVC), Hibernate, Tcpdump, shall scripting, PostgreSQL.

- Implemented packet capture functionality for TCP/UDP traffic using TCPDump and processed captured data for analysis in a web-based UI.
- Developed dynamic web interfaces using Java, Spring MVC, and frontend technologies to visualize real-time network traffic and analytics efficiently.

02/2011 – 06/2011

**Project Trainee**

*Elitecore Technologies*

**Project:** Payment Gateway Integration and Tracking System

**Technologies:** Java, JSP, Spring (MVC), Hibernate, shall scripting, PostgreSQL.

- Integrated secure payment gateways like HDFC Payment Gateway and MyGate, enabling real-time payment processing for credit cards, debit cards, and online banking transactions.
- Developed and deployed payment tracking and notification systems to streamline registration and renewal processes for customer packages.

## Education Qualification

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06/2011	<b>MCA</b> S.S.I.T June-2011 Gujarat University
03/2007	<b>B.Com</b> <i>M.P.Shah College</i> March-2007 Saurashtra university

## Technical Skills

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### **Languages & Framework**

Java/J2EE, Spring boot, Spring cloud, WebSocket, JPA, Hibernate, Spring cloud gateway(Microservices), Rest API

### **Framework**

Spring boot, Spring cloud (Microservices)

### **Event Streaming**

Apache Kafka, RabbitMQ

### **Cache**

MemCached, Redis

### **Tools**

Wireshark, Tcpdump, NTRadPing, Postman, Offset Explorer, GitHub, IntelliJ IDE

### **Architecture**

Microservice, Sagas design, Idempotent Operations, Circuit Breaker

### **Domain Knowledge**

Open Banking, Neo/Digital Bank, BaaS, Telecom billing, RADIUS Protocol, AAA, Travel, Shipping & Logistics.

### **Web Technology**

HTML, Java Script, JQuery, JSON.

### **Cloud Platform**

AWS, Docker, Kubernetes

### **Columnar Databases**

PostgreSQL, MySQL

### **Gen AI**

Langchain4j, Spring AI, Retrieval Augmented Generation (RAG), Vector Database

### **NoSQL Databases**

MongoDB, AWS DocumentDB, AWS DynamoDB

### **Distributed Monitoring**

Dynatrace, OpenSearch/Kibana

### **RFC / Standards**

RADIUS, AAA, OTA, Open API, Open Banking

## Professional Skills

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Solution architect, Team management, Team lead, Client liaison, Microservice architecture & implementation, Design patterns, Backend expert, Web socket, Agile & Scrum

## Certifications

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2024 **AWS Solution Architect Associates**

2022 **AWS Developer Associates**

2020 **Backbase Certified Backend Developer**

2014 **Oracle Certified Java Developer**

**Agentic AI Forecaster**

A Spring Boot application that integrates Azure OpenAI to provide an AI-powered chat agent for forecasting sunrise, sunset times, and marine weather conditions. Includes RESTful endpoints and automated CI for building and testing. This application uses a Retrieval-Augmented Generation (RAG) mechanism to enhance AI responses with real-time data fetched from open-metio.

**Framework :** Spring boot, Langchain4j

**Link :** [ai-forecaster-chat-agent](#)

**Table Serve AI**

Developed a restaurant menu chatbot that leverages AI to provide personalized menu recommendations, answer customer queries, and enhance the dining experience. Designed a scalable microservice architecture for efficient response handling and seamless integration.

**Framework :** Spring boot, Langchain4j, Qdrant

**Database :** Qdrant Cloud Vector DB

**Link :** [table-serve-ai](#)