2026 Software Engineer Program - Full-Time - India

If you're passionate for technology to make a real difference. Be a part of a dynamic and diverse team engineering large-scale, complex, and resilient technology solutions that drive our global business.

Join an inspiring and curious team of technologists who will support you in developing new skills, experiencing new projects and businesses, and taking your career where you want to go.

The Software Engineer Program (SEP) is a global two-year career development program, designed to provide entry-level software engineering talent with foundational technical and professional skills which enable them to build robust networks and establish successful careers at JPMorgan Chase. You will receive opportunities for job growth, accelerated career advancement, and career mobility. The program starts with an in-depth induction program that teaches you about our businesses, builds on your knowledge of development methodologies, and sharpens your professional skills and will focus on holistic development of your technology, professional, and leadership competencies and skills. You will dive head-first into creating innovative solutions that make a difference for our customers, clients and employees.

When you work at JPMorganChase, you're not just working at a global financial institution. You're an integral part of one of the world's biggest tech companies. Across our global technology centres, our team of more than 63,000 technologists design, build, deploy and run everything from enterprise technology initiatives to big data and mobile solutions, as well as innovations in electronic payments, cybersecurity, machine learning and cloud development. As a firm, we're partnering with FinTech and Silicon Valley tech firms to deliver cutting-edge solutions to our clients and customers. Our $17 billion annual investment in technology enables us to hire people to create innovative solutions that will not only transform the financial services industry, but also change the world.

Job Responsibilities

- Execute basic software solution, design, development, and technical troubleshooting
- Write secure and high-quality code using the syntax of at least one programming language with peer guidance
- Interpret architecture and design representations as well as nonfunctional requirements to develop secure, stable software against a defined architecture
- Actively apply automation to reduce manual toil in the Software Development Life Cycle
- Gather, analyze, and synthesize basic data sets in service of technical troubleshooting and generating insights to drive continuous improvements
- Breaks down routine technical tasks to troubleshoot and solve issues
- Work and share ideas, information and innovation with our team of technologists from all over the world.
- Participate in our Force for Good program to build real-world sustainable technology solutions for social good organizations.

Required capabilities and skills

- Baseline knowledge of software, applications and technical processes within a given technical discipline (e.g., cloud, artificial intelligence, mobile, etc.)
- Ability to work in large, collaborative teams to achieve organizational goals, with a passion to build an inclusive and innovative culture
- Demonstrated ability to code in one or more general-purpose programming languages such as Java, Python, Go & other programming languages or technologies like Robotics and Mobile Apps etc.
- Understanding of software skills such as business analysis, development, maintenance, and software improvement
- Proficiency in developmental toolsets
- Basic knowledge of industry-wide technology trends and best practices
- Exposure to agile methodologies such as CI/CD, Application Resiliency, and Security
- Familiarity with Big Data or Data Warehousing concepts

Required qualifications and eligibility criteria

- Pursuing a B.Tech/B.E degree with expected graduation by July 2026
- Streams and specializations considered are Computer Science/Information Science/ Information Technology/Data Science/Artificial Intelligence/Big Data/IoT
- A well-rounded academic background with minimum (till date) CGPA of 8.5/10 or 85%

Preferred qualifications, capabilities, and skills

- Strong interpersonal and communication skills
- Ability to thrive in a fast-paced, collaborative environment
- Exceptional problem solving ability and fluency in English is essential
- Exposure to cloud technologies
- Experience with relational databases

Locations you may join in India:

- Bengaluru
- Hyderabad
- Mumbai
- Pune

JPMorganChase is a global leader in financial services, providing strategic advice and products to the world's most prominent corporations, governments, wealthy individuals and institutional investors. Our first-class business in a first-class way approach to serving clients drives everything we do. We strive to build trusted, long-term partnerships to help our clients achieve their business objectives.

We recognize that our people are our strength and the diverse talents they bring to our global workforce are directly linked to our success. We are an equal opportunity employer and place a high value on diversity and inclusion at our company. We do not discriminate on the basis of any protected attribute, including race, religion, color, national origin, gender, sexual orientation, gender identity, gender expression, age, marital or veteran status, pregnancy or disability, or any other basis protected under applicable law. In accordance with applicable law, we make reasonable accommodations for applicants' and employees' religious practices and beliefs, as well as any mental health or physical disability needs.

JOIN US

At JPMorganChase, we're creating positive change for the diverse communities we serve. We do this by championing your innovative ideas through a supportive culture that helps you every step of the way as you build your career.

We value the unique skills of every employee, and we're building a technology organization that thrives on diversity. We encourage professional growth and career development, and offer competitive benefits and compensation. If you're looking to build your career as part of a global technology team tackling big challenges that impact the lives of people and companies all around the world, we want to meet you.

WHAT'S NEXT?

Help us learn about you by submitting a complete and thoughtful application, which includes your resume. Your application and resume is a way for us to initially get to know you, so it's important to complete all relevant application questions so we have as much information about you as possible.

After you confirm your application, we will review it to determine whether you meet certain required qualifications.

If you are advanced to the next step of the process, you'll receive an email invitation to complete a coding challenge powered by HackerRank. Your application will not be considered for further review until you have completed till this step. If you progress further, you'll get an email invitation for a video interview powered by HireVue. This is your opportunity to further bring your resume to life and showcase your experience for our recruiting team and hiring managers. Shortlisted students will be invited to take part in our Code for Good Hackathon for next stage of the process. We strongly encourage that you apply and complete these required elements as soon as possible, since programs will close as positions are filled.

JPMorganChase is committed to creating an inclusive work environment that respects all people for their unique skills, backgrounds and professional experiences. We will provide reasonable accommodations for applicants with disabilities.

Visit jpmorganchase.com/careers for upcoming events, career advice, our locations and more.

2025 Code for Good – India

| BENGALURU | HYDERABAD | MUMBAI |

The Code for Good challenge gives you the chance to put your coding skills towards doing good for non-profits. It's also a great opportunity to see whether a career in financial services technology is for you. Over the course of a weekend, we'll assign you a team and ask that you and your team to develop a technology solution for a leading non-profit organization. You'll get to work alongside JPMorgan Chase technologists, learning from their experience as you creatively solve real-world problems faced by social organizations. We want you to come up with cutting-edge ideas that could make a difference to the people who need it most.
Coders will need to bring their own laptops to the event.

How to apply:

1. **Please ensure you read the Official Rules before you start this application.**
2. Complete the online application within the given deadline.
3. Selected students will be notified via email with final event details.

   For enquiries, please email us at code.for.good@jpmorgan.com .

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JPMorgan Chase Code for Good Hackathon
2025 Official Rules

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Code for Good Challenge is open only for participating universities. Please check with your placement office if your university is eligible to participate. If so, please apply through your placement office based on the instructions provided.

ABOUT THE EVENT: Teams of students will compete against each other on behalf of a charity assigned to them in order to provide a technological solution to a problem that the charity faces. The team or teams which, in the opinion of JPMorgan Chase Bank, N.A. ("JPMC"), make the best attempt at developing such a solution will receive a prize for themselves and their assigned charity. All prizes are awarded "as is" and JPMC, to the fullest extent permitted by law, makes no warranty or condition in respect of any prize or part thereof. JPMC reserves the right to change any prize at its discretion.

All entries become the exclusive property of JPMC and will not be acknowledged or returned. By entering the Code for Good Hackathon ("Hackathon"), entrants accept and agree to be bound by these Hackathon Official Rules (the "Rules") and the decisions of the judges, which shall be final, binding and conclusive on all matters. In particular, the health and wellbeing of each team member is extremely important to JPMC. If you require an accommodation for a medical condition, please contact JPMC Security. To the fullest extent permitted by law, JPMC hereby disclaims any liability relating to any injury arising from a pre-existing medical condition or a request for any requisite facilities and any subsequent injury, illness or harm arising from such condition or lack of facilities.

PRIZES:

Region/Country	Prizes
North America	One (1) prize between $300-$500 in value will be awarded each individual member of the winning team(s) for the overall Hackathon. **Approximate Retail Value ("ARV") of all prizes: An average of $3000 for the overall winning team(s) members.** The ARV of electronic prizes is subject to price fluctuations in the consumer marketplace based on, among other things, any gap in time between the date the ARV is determined for purposes of these Official Rules and the date the prize is awarded. Any difference between stated ARV and the actual price of the electronic prize will not be awarded. Taxes, if any, are the sole responsibility of each winner. Limit one (1) prize per person. **IMPORTANT TAX INFORMATION:** The fair market value of any prizes, and any other amounts paid by JPMC under the terms of the Code for Good program, may be considered miscellaneous income received from JPMC and may be reportable to you and the IRS on Form 1099-MISC for the year in which they are awarded or paid. You are responsible for any tax liability related to participating in the program. Please consult your own tax advisor if you have any questions about your personal tax situation.
Argentina	One (1) prize between $300 USD -$500 USD in value will be awarded each individual member of the winning team(s) for the overall Hackathon. Taxes, if any, are the sole responsibility of each winner. Limit one (1) prize per person.
Europe, Middle East and Africa	One (1) prize between £300-400 in value will be awarded to each individual member of the winning team(s) for the overall challenge. **The Approximate Retail Value ("ARV") of all prizes is intended to be: A total of £2400 for the overall winning team(s) members**. The ARV of electronic prizes is, however, subject to price fluctuations in the consumer marketplace based on, among other things, any gap in time between the date the ARV is determined for purposes of these Rules and the date the prize is awarded. Any difference between the stated ARV and the actual price of the electronic prize will not be awarded. Taxes, if any, are the sole responsibility of each winner. There is a limit of one (1) prize per person.
India	One (1) prize between INR 17,000 – 25,000 will be awarded to each individual member of the winning team(s) for the overall Hackathon. Taxes, if any, are the sole responsibility of each winner. Limit one (1) prize per person.
Singapore	One (1) prize between SGD 500-700 will be awarded each individual member of the winning team(s) for the overall Hackathon, limited to one (1) prize per person. Taxes, if any, are the sole responsibility of each winner.
Hong Kong	One (1) prize between HKD 2400-3600 will be awarded each individual member of the winning team(s) for the overall Hackathon, limited to one (1) prize per person. Taxes, if any, are the sole responsibility of each winner.

PRIZE CONDITIONS: All prizes are awarded "AS IS." JPMC makes no warranty with respect to any prize or any part thereof. No transfer or assignment of the prize is permitted, and the cash equivalent of the prize will not be substituted, except at the sole discretion of JPMC. JPMC reserves the right to substitute a prize with another prize of equal or greater value if the stated prize should become unavailable for any reason. By entering the Hackathon, each winner consents to the use of his/her name, photograph, voice

recording and likeness for publicity purposes by JPMC, without additional compensation or permission, except where prohibited by law.

GENERAL: Submission of an entry does not guarantee participation in the Hackathon. JPMC is not responsible for incomplete, lost or misdirected entries or entries received after the deadline. JPMC is not responsible for transmission defaults, computer server failure and/or delayed, garbled or corrupted data transmissions or for any communications that do not arrive due to entrant's e-mail security settings or restrictions imposed by entrant's internet service provider. Participants who are provisionally accepted for the Hackathon will be sent a notice to the e-mail address in their entry form and will be required to confirm receipt of such notice and attendance at the Hackathon. In the event, that confirmation is not received by the date requested in the notice form, the participant will be notified that they are no longer invited to attend the Hackathon and the invitation will be passed to another participant. All participants are required to sign up as an individual. JPMC will pair teams based on your technical skills listed on the application form. Participants will get to know team information at the start of the Hackathon.

DATA: In consideration of your participation in the Hackathon, you agree to contribute any and all intellectual property and proprietary rights in and to the software, code, designs, materials, documentation, concepts, workflows and any other items you write, create or develop in respect of your participation in and to the Hackathon and related activities ("Works") into open source, under a project governed by a BSD or MIT license.   You hereby undertake that everything you develop, write and create in your participation in the Hackathon is your own work and is not the work of any third party. You further agree that you will keep confidential all information of a confidential nature or which is proprietary to JPMC,) which is disclosed to you under or pursuant to the Hackathon, and not disclose it to any third party.

JPMC's policy is to comply with all applicable privacy laws and regulations in connection with the Hackathon. You agree that JPMC may share your personal information with JPMC's third party vendor, solely for the purpose of providing you access to the platform through which the Hackathon will be conducted JPMC will not pass on any of your details to any third party without your prior consent. In entering the Hackathon you agree that photos and videos taken at the Hackathon may be published on the JPMC intranet page and used by JPMC and participating charities generally, including, by way of example but not limitation, on the internet, in print and in broadcasts, to publicize the Hackathon. You further agree that you will participate in related publicity and to the use of your name and likeness for the purposes of advertising and publicity of the Hackathon and your assigned charity.

JPMC's decisions in respect of all aspects of the Hackathon, including, without limitation, participation in the Hackathon and the award of prizes, are final, and no correspondence will be entered into.

To the extent that JPMC's performance of any of its obligations pursuant to these Rules is prevented, hindered or delayed, directly or indirectly, by an event beyond its reasonable control, then JPMC is excused from any further performance under these Rules or in respect of the Hackathon. To the fullest extent permitted by law, JPMC will not be liable for any claim in respect of indirect loss, loss of profit, loss of a business opportunity, economic loss or any special or consequential loss arising out of any act or omission committed by JPMC hereunder. Further, all participants/team members pursuant to these Rules agree to release JPMC and its parents, affiliates, subsidiaries, officers, directors, agents,

employees, and all others associated with this Hackathon, from any and all liability with respect to, or in any way arising from this Hackathon, including liability for personal injury, damage or loss.

GOVERNING LAW: The terms and conditions for the governing local law and jurisdictional courts are reflected in the below table, adjacent to your applicable country.

Country	Jurisdiction
US	These Rules and any contractual or non-contractual obligations arising out of or in relation to them or the Hackathon shall be governed by and construed in accordance with the laws of the State New York. All disputes arising out of or in relation to these Rules or the Hackathon or any non-contractual obligations arising out of or relating to these Rules or the Hackathon shall be submitted to the exclusive jurisdiction of the federal and state courts located in the laws of the State New York, and you agree and submit to the jurisdiction and venue of such courts.
Argentina	These Rules and any contractual or non-contractual obligations arising out of or in relation to them or the Hackathon shall be governed by and construed in accordance with the Argentinian laws. All disputes arising out of or in relation to these Rules or the Hackathon or any non-contractual obligations arising out of or relating to these Rules or the Hackathon shall be submitted to the exclusive jurisdiction of the commercial courts of the City of Buenos Aires, Argentina and you agree and submit to the jurisdiction and venue of such courts.
UK Israel Ghana Nigeria Kenya South Africa	These Rules and any contractual or non-contractual obligations arising out of or in relation to them or the Hackathon shall be governed by and construed in accordance with English law. All disputes arising out of or in relation to these Rules or the Hackathon or any non-contractual obligations arising out of or relating to these Rules or the Hackathon shall be submitted to the exclusive jurisdiction of the English Courts.
India	These Rules and any contractual or non-contractual obligations arising out of or in relation to them or the Hackathon shall be governed by and construed in accordance with the applicable laws of India, without reference to the principles of conflicts of laws. All disputes arising out of or in relation to these Rules or the Hackathon or any non-contractual obligations arising out of or relating to these Rules or the Hackathon shall be submitted to the exclusive jurisdiction of the courts of Mumbai.
Singapore	These Rules and any contractual or non-contractual obligations arising out of or in relation to them or the Hackathon shall be governed by and construed in

	accordance with the applicable laws of Singapore, without reference to the principles of conflicts of laws. All disputes arising out of or in relation to these Rules or the Hackathon or any non-contractual obligations arising out of or relating to these Rules or the Hackathon shall be submitted to the exclusive jurisdiction of the courts of Singapore.
Hong Kong	These Rules and any contractual or non-contractual obligations arising out of or in relation to them or the Hackathon shall be governed by and construed in accordance with the laws of Hong Kong. All disputes arising out of or in relation to these Rules or the Hackathon or any non-contractual obligations arising out of or relating to these Rules or the Hackathon shall be submitted to the exclusive jurisdiction of the courts located in Hong Kong, and you agree and submit to the jurisdiction and venue of such courts.

You agree that your participation in the Hackathon does not automatically give rise to an employment relationship with JPMC or the non-profit.

SPONSORS:

- JPMorgan Chase Bank, N.A. 270 Park Avenue, New York, New York 10017
- J.P. Morgan Chase Bank – Hong Kong Branch, Chater House, 8 Connaught Road Central, Hong Kong
- J.P. Morgan Chase Bank – Singapore Branch, 168 Robinson Road, Singapore
- J.P. Morgan Services Argentina S.R.L., Av. Belgrano 955, 1st Floor, C.A.B.A, Argentina
- J.P. Morgan Services India Private Limited, Prism Towers, Levels 9 to11, Mindspace, Link Road, Goregaon (West), Mumbai 400 104, India