SWARNESH RAVI JHA

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EDUCATION

UNIVERSITY OF NORTH CAROLINA, Kenan-Flagler Business School – Chapel Hill, NC   May 2027
Master of Business Administration, Full-Time MBA Program
- Kenan-Flagler Merit Fellowship – Partial Tuition

BITS Pilani, Pilani Campus – Pilani, India   December 2020
Master of Science (Hons.) Mathematics and **Bachelor of Engineering (Hons.)** Chemical Engineering

EXPERIENCE

JP MORGAN CHASE & CO – Mumbai, India   2022-2025
Associate (2024-2025)
- Modernized JP Morgan's Commerce Platform using cloud-native technologies, enabling 5,000+ TPS across 170+ countries and 120 currencies, supporting $1T+ in annual volume for world's largest merchant acquirer with 15% market share
- Partnered with engineering and DevOps teams to optimize off-hour cloud resource scaling across development environments, aligning stakeholders and driving $500K+ in monthly AWS cost savings
- Led and executed a strategic deployment framework by identifying a 6-hour low-traffic 'no-fly zone' via traffic pattern analysis, facilitating safe region-based deployments, contributing to platform's achievement of 99.999% availability
- Sought market expansion in Australia by integrating Eftpos (local debit network ~40% cheaper than Visa/Mastercard) into Commerce Platform, offering merchants a cost effective alternative and strengthening regional competitiveness

Analyst (2022-2023)
- Drove $200M+ in annual revenue by leading development of a containerized platform to automate application of network fees charged by payment networks such as Visa, Mastercard, etc., ensuring accurate upfront merchant deductions at scale
- Developed and launched a live dashboard to track platform's 1B transaction milestone post-cloud migration, fostering internal visibility and cross-team engagement around product growth and scale
- Engineered an intelligent data-driven routing system to optimize transaction flows, dynamically selecting cost-effective payment methods, saving merchants up to 10% in processing costs across millions of transactions

Q3 TECHNOLOGIES – Gurugram, India   2020-2022
Solutions Architect (2021-2022)
- Launched a digital marketplace for construction equipment and auctions in partnership with SREI Infrastructure, streamlining B2B operations and driving adoption by 125K+ customers through an enhanced user experience
- Reduced payment processing fees by 25% replacing a high-commission gateway with two cost-effective alternatives, after analyzing transaction costs and customer preferences, while maintaining a seamless user experience
- Led AWS architecture and deployment across two concurrent projects, mentoring 5+ engineers and accelerating cloud adoption through scalable, cost-efficient infrastructure solutions

Junior Analyst (2020-2021)
- Slashed loan evaluation time by 90% using real-time credit scoring API integration, enabling instant risk profiling, and improving customer conversion; loan processing capacity scaled by 3x while reducing manual efforts
- Drove implementation of an automated alerting mechanism to notify teams when API failures exceeded 5% threshold value, cutting down incident response time and enhancing platform reliability across critical services

ADDITIONAL INFORMATION

- Work Authorization: USA – 3 year OPT starting May 2027
- Certifications: Amazon Web Services Cloud Practitioner
- Technical Skills: Advanced Excel, PowerPoint, Python, AWS, SQL, Kubernetes, Jira, Java, JavaScript, Jenkins, Grafana, Docker, Postman, Agile
- Interests: Table Tennis, Chess, Guitar, Hiking