Jatin Mishra

SDE-2 at **CRED** — Ex-**Innovaccer**

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WORK EXPERIENCE

CRED   Sept 2022 - Present
SDE-2   *Bangalore, India*

Wealth Management Platform

- Architected **generic API framework** with intelligent request batching that groups multiple data fetch requests into single network calls, reducing API latency by **40%** and powering **40%+ of app screens** including Explore, Home, and Collections pages.
- Designed and implemented **UPI Autopay integration** for SIP investments as primary payment method (mandates < limit), complementing existing e-NACH flow and simplifying user onboarding experience.
- Built **analysis & insights engine** processing user transactions with real-time and scheduled triggers, calculating investment metrics and surfacing actionable insights to improve portfolio performance.

Pricing & Deal Management Platform

- Led end-to-end **re-architecture of e-commerce pricing system**, targeting **50% error cost reduction** (0.15% of GMV) and **40% bandwidth reduction** for campaign operations; mentored few junior engineers through implementation with structured knowledge transfer.
- Engineered **deal creation platform in Golang** with rule-based price leakage safeguards, supporting all campaign types (static, dynamic, time-windowed) through configuration-driven approach, eliminating manual errors.
- Built **Elasticsearch query generator from scratch** (zero external dependencies) in Golang that transforms intuitive JSON into optimized ES queries, powering complete platform UI listing/filtering and adopted by sister product for mutual fund searches.
- Designed and developed **new pricing microservice from scratch**, pioneering Micronaut framework adoption; migrated **50K+ SKUs** from legacy centralized system with zero downtime.
- Built **automated pricing ingestion workflow** with analytics dashboard, eliminating error-prone manual processes, improving operational efficiency, and providing complete audit trails with versioning.
- Implemented **external allocated offers system** for promotional campaigns; initial 7-day campaign achieved **0.2% GMV** in 7 days, with offer funding sources tracking for merchant settlements.
- Optimized Elasticsearch infrastructure via **Kafka Streams aggregation** (1-min windowing) and instance rightsizing, reducing nodes by **44%**, achieving **cost reduction by 45%**.

Gifting Feature & User Resurrection Campaigns

- Designed **gift claim system** with idempotency handling, gamification integration, and shipment label generation with XML inputs, accelerating testing workflows.
- Executed **multiple campaigns** resurrecting **100K dormant users**, contributing **5-7% of total reactivations** and **20% of resurrections via non-intent channels**.

Zombie Resurrection Platform

- Built **dormant user engagement platform** integrating with external merchants to reach users who don't open the app, where traditional push notifications fail; engineered dual-flow architecture supporting online and offline merchant partnerships.
- Implemented **online flow** enabling S2S integration where merchants provide exclusive benefits on their platforms while users earn rewards claimable within the app (cashbacks, bill payments, etc.).
- Developed **offline flow** with QR-based redemption system allowing users to scan codes at merchant outlets and burn reward coins for free products or discounts, creating dual reward mechanisms (merchant benefits + app cashbacks).
- Onboarded **10+ merchants** (Including some major merchants) with dynamic voucher mechanisms. Read more: **Article**.

Inventory Management System

- Revamped **inventory synchronization system design across microservices**, fixing broken flows causing product unavailability and order cancellations with projected **95% reduction** in inventory-related issues.

- Optimized **Elasticsearch indexing via Kafka Streams with windowed KTable aggregation**, reducing ES query load per update (**reduction by 36%**), cutting overall indexing load by **30%** and resolving consumer lag through async processing.

Catalog Management System

- Led **catalog restructuring initiative** introducing **4-level product hierarchy**, enabling new category launches and improved product organization.
- Built **automated catalog onboarding system** with validation rules and attribute ingestion flows, reducing onboarding time by **70%** (3 weeks → 1 week), improving accuracy from **70% to 90%**, unlocking new categories contributing **additional 5% GMV**.

Returns

- Designed and developed **post-order returns feature** enabling customers to initiate returns with quality control checks, complete status tracking, notification integration, and concurrency-safe APIs using row-level locking for order state management.
- Reduced **customer support escalations by 66%**, achieved **30% lower refunds**, with multi-level caching, validators, and eligibility-based cancellation flows.

Single-Click Atomic Downtime for DB Upgrades

- Developed **zero-downtime maintenance system** exposing APIs for centralized traffic management; database team triggers API calls that propagate through distributed key-value store, enabling all microservice instances to gracefully reject traffic via middleware during critical upgrades, eliminating on-call disruptions and manual service restarts.

Innovaccer   **Jan 2022 - Sept 2022**
Software Engineer Intern → FTE   *Noida, India*

- Developed **E2E Job Scheduler Service** supporting Cron/Instant jobs with real-time status notifications.
- Created **Backup & Restoration module** generating migration snapshots with one-click rollback capability.

TECHNICAL SKILLS

Languages: Java, Golang
Frameworks: Spring Boot, Micronaut, Dropwizard, Gin
Databases: MySQL, Redis, Elasticsearch, Cassandra, Clickhouse, DynamoDB, Aerospike
Streaming: Kafka, Kafka Streams, KTable, SQS
Tools & Technologies: AWS (ECS, Lambda, S3), Microservices, gRPC, REST APIs, System Design

EDUCATION

IIIT Sricity   **May 2022**
B-Tech in Computer Science   *Sricity, Chittoor*

- Cum. GPA: 7.67 / 10.0

JNV Khairabad   **May 2017**
Class XII - PCM Student   *Khairabad, Sitapur*

- XII: **94%**

ACHIEVEMENTS

- Created **20+ production alerts and dashboards** (Datadog, Coralogix) for RDS metrics, API health, and database connections, reducing **false alarms by 95%** through Apdex score tuning.
- Secured **Global 74th rank** in CodeChef August Lunchtime 2021 Division 2.
- Secured **Global 983rd rank** in CodeForces Round 812 among **20K+ participants**.