# Jatin Mishra

**SDE-2** at **CRED** — Ex-**Innovaccer**

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## WORK EXPERIENCE

**CRED**　　　　　　　　　　　　　　　　　　　　　　　　　　**26th Sept 2022 – 29th Dec 2025**
*SDE-2*　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　*Bangalore, India*

### Pricing, Deals & Campaign Systems

- Led **end-to-end re-architecture of the pricing platform**, reducing pricing errors by **50%** and campaign bandwidth usage by **40%** through deterministic computation and auditability.
- Designed and launched a **new pricing microservice** using Micronaut; migrated **50K+ SKUs** from a legacy centralized system with **zero downtime**.
- Built a **configuration-driven deal engine in Golang** supporting static, dynamic, and time-windowed campaigns with explicit safeguards against price leakage.
- Built **Kafka Streams pipelines** using windowed aggregations and materialized state stores, cutting Elasticsearch node count by **44%** and infrastructure costs by **45%**.
- Developed a **dependency-free Elasticsearch query generator** in Golang, enabling safe dynamic filtering and reuse across multiple products.

### Wealth Management & Payments Platform

- Co-led backend development of a **0 → 1 wealth platform** handling asset trades, SIPs, and portfolio state via **strongly consistent, idempotent APIs**.
- Architected a **generic API batching / fan-in framework** reducing network round-trips and improving **p99 latency by 40% (450ms → 270ms)**, powering **40%+ core app surfaces**.
- Designed and implemented **UPI Autopay** payment flows with idempotent mandate creation, retry-safe callbacks, and reconciliation logic for asynchronous financial operations.
- Built a **real-time and scheduled computation engine** processing user transactions to compute portfolio KPIs (returns, allocation drift, SIP performance), powering in-app investment insights and recommendations at scale.

### Growth, Gifting & User Resurrection

- Built a **fault-tolerant dormant user engagement platform** integrating online (S2S) and offline (QR-based) merchant redemption flows beyond push notifications.
- Executed large-scale campaigns reactivating **100K dormant users**, contributing **5–7%** of total reactivations and **20%** via non-intent channels.
- Designed a **gift claim and redemption system** with idempotent APIs and deduplication, enabling high-volume campaign execution without reward leakage under retries.

### Inventory, Catalog & Post-Order Systems

- Revamped **inventory synchronization across microservices**, eliminating race conditions and reducing inventory-related failures by **95%**.
- Led **catalog restructuring** with a 4-level product hierarchy; reduced onboarding time by **70%** and unlocked **5% incremental GMV**.
- Designed **concurrency-safe returns APIs** using row-level locking and explicit state machines, reducing customer escalations by **66%**.

### Reliability & Infrastructure

- Built a **zero-downtime database maintenance system** enabling coordinated traffic draining across microservices, preventing partial writes and eliminating service restarts during critical DB upgrades.

### Innovaccer
*Software Engineer Intern → FTE*

**Jan 2022 – Sept 2022**
*Noida, India*

- Developed an **end-to-end job scheduler service** supporting Cron and ad-hoc executions with durability guarantees and execution tracking.
- Built a **backup and restoration system** with snapshot-based rollback to support safe schema and data migrations.

## TECHNICAL SKILLS

**Languages:** Java, Golang

**Backend Frameworks:** Spring Boot, Micronaut, Dropwizard, Gin

**Datastores:** MySQL, Redis, Elasticsearch, Cassandra, ClickHouse, DynamoDB, Aerospike

**Streaming & Messaging:** Kafka, Kafka Streams (KTable), SQS

**Distributed Systems:** Event-driven architectures, Idempotent APIs, Consistency models, Async workflows

**Infrastructure & Cloud:** AWS (ECS, Lambda, S3)

## ACHIEVEMENTS

- Delivered **20+ production-grade dashboards and alerts**, applying Apdex-based tuning to reduce alert false positives by **83%**.

- **Global Rank 74** — CodeChef August Lunchtime (Division 2).

- **Global Rank 983** — Codeforces Round 812 (Division 2) among 20K+ participants.

## EDUCATION

### IIIT Sricity
*B.Tech in Computer Science*

**2022**
*Andhra Pradesh*

- CGPA: 7.67 / 10

### JNV, Khairabad (Sitapur)
*Senior Secondary (Class XII) — PCM*

**2017**
*Uttar Pradesh*

- Percentage: 94%