Jatin Mishra

Backend Engineer (Distributed Systems, Databases) at **CRED** — Ex-**Innovaccer**

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WORK EXPERIENCE

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

Wealth Management Platform

- Co-led backend development of a **0 → 1 financial platform** handling asset trades, recurring investments, and portfolio state using **strongly consistent, idempotent APIs**.
- Architected a **generic API batching and fan-in framework** reducing network round-trips and improving **p99 latency by 40%** while preserving request isolation and failure boundaries.
- Designed and implemented **recurring payment flows (UPI Autopay)** with idempotent mandate creation, retry-safe callbacks, and reconciliation handling for asynchronous financial operations.
- Built a **real-time and scheduled computation pipeline** to derive portfolio metrics and insights with deterministic recomputation guarantees.

Pricing & Deal Management Platform

- Led end-to-end re-architecture of a **distributed pricing system**, reducing pricing inconsistencies by **50%** through deterministic computation, auditability, and versioned rule evaluation.
- Designed and developed a **pricing microservice from scratch** using Micronaut; migrated **50K+ SKUs** from a legacy system with **zero downtime and backward-compatible rollouts**.
- Built a **rule-driven deal engine in Golang** supporting static, dynamic, and time-windowed campaigns with explicit safeguards against price leakage.
- Implemented **Kafka Streams pipelines** with windowed aggregations and materialized views, reducing infra cost by **45%** while maintaining **event ordering guarantees**.
- Developed a **dependency-free Elasticsearch query builder** in Golang to generate optimized queries, enabling safe dynamic filtering and reuse across products.

User Resurrection & Gifting Platforms

- Built a **fault-tolerant user engagement platform** integrating online (S2S) and offline (QR-based) flows with external merchants.
- Executed large-scale campaigns reactivating **100K dormant users**, contributing **5–7%** of total reactivations and **20%** via non-intent channels.
- Designed a **gift claim system** with idempotency guarantees, deduplication, and safe retries to ensure correctness across distributed flows.

Inventory, Catalog & Returns

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

Zero-Downtime Infrastructure

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

Innovaccer   **Jan 2022 – Sept 2022**
Software Engineer Intern → FTE   *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

Frameworks: Spring Boot, Micronaut, Dropwizard, Gin

Databases: MySQL, Redis, Elasticsearch, Cassandra, ClickHouse, DynamoDB, Aerospike

Streaming: Kafka, Kafka Streams, KTable, SQS

Tools: AWS (ECS, Lambda, S3), Microservices, REST APIs, gRPC, System Design

ACHIEVEMENTS

- Built **20+ production dashboards and alerts**, reducing false positives by **95%** through Apdex-based tuning.

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

- **Global Rank 983** — Codeforces Round 812 among 20K+ participants.

EDUCATION

IIIT Sricity   **May 2022**
B.Tech in Computer Science   *Andhra Pradesh*

– CGPA: 7.67 / 10