

Sonu Kumar Jha

Full Stack Developer

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🐙 GitHub in LinkedIn

PROFESSIONAL SUMMARY

- **Senior Java Developer with 7+ years of experience** delivering enterprise-grade software solutions in the **Banking and Financial Services** domain. Expertise in **Java, Spring Boot, Microservices, Kafka** and **AWS Cloud** with strong domain knowledge in **Payments, Cards, Loan Origination, and Digital Wallets**. Proven track record of building secure, scalable, and high-performance financial applications, reducing processing times, and improving customer experience.

TECHNICAL SKILLS

- **Programming:** Java 17, SQL
- **Frontend:** React.js, JavaScript, TypeScript, HTML, CSS
- **Frameworks:** Spring Boot, Spring Cloud, Hibernate, JPA, Kafka
- **Architecture & Tools:** Microservices, REST APIs, Event-driven Systems, Docker, Kubernetes, Jenkins, Git, Azure
- **Databases & Caching:** Oracle, MySQL, MongoDB, Redis
- **Messaging & Search:** RabbitMQ, Kafka, Elasticsearch
- **Cloud Platforms:** AWS (S3, SQS, ECS, DynamoDB, RDS, CloudWatch, CloudFormation, Lambda, EC2)
- **Domain Expertise:** Payments (UPI, Wallet, Bill Pay), Cards (Debit/Credit), Loan Origination, Digital Banking Systems
- **Testing & Monitoring:** JUnit, Mockito, Log4J, Splunk, Prometheus

EXPERIENCE

- **Bajaj Finance Limited** Bangalore, India
Dec 2022 – Present
Software Development Engineer II
Domain: Fintech (Digital Wallet, Loan Origination System, Payments)
Tech Stack: Java, Spring Boot, Microservices, Kafka, MongoDB, Redis, REST APIs, WebFlux, React.js, JavaScript, TypeScript, HTML, CSS, AWS (S3, SQS, ECS, DynamoDB, RDS, CloudWatch, CloudFormation, Lambda, EC2)
 - * **Loan Origination System:**
 - Developed microservices automating onboarding, credit evaluation, and disbursement, processing **50,000+ loans monthly** with **50% less manual intervention**.
 - Built frontend modules using **React.js, TypeScript, HTML, and CSS**, improving loan officer productivity by **40%**.
 - Optimized workflows, reducing loan approval time from **24 hours to 4 hours** via automated verification and asynchronous job execution (cutting batch jobs from 8 hrs to 3 hrs).
 - Enhanced queuing with **Kafka + RabbitMQ**, scaling throughput from **100M to 300M messages/day**.
 - Applied MongoDB indexing, secondary cluster reads, and **Change Streams**, reducing query latency by **30%**.
 - Upgraded MongoDB from v5 to v7 with **zero downtime**.
 - Integrated **WhatsApp, SMS, text messaging, and email notifications** using third-party APIs to strengthen customer communication.
 - * **Bajaj Pay Digital Wallet:**
 - Built a digital wallet supporting **10M+ users** and **1M+ daily UPI/wallet transactions**.

- Achieved **99.8% success rate** and **35% faster processing** for payments, bill pay, and transfers.
- Established secure wallet transaction system with **multi-layer encryption + fraud detection**, handling INR **500+ crores monthly volume**.
- Introduced real-time reconciliation module with NPCI and banks, reducing payment failures by **25%**.
- Reduced transaction latency by **40%** using Spring WebFlux and reactive programming.
- * **AI-Powered Onboarding System:**
 - Spearheaded integration of **AI-powered document processing** (PAN, Aadhaar) with secure masking and prefill; cut manual entry by **70%**.
 - Improved compliance and onboarding speed for Bajaj FOS (Field Officer System) customers.
- * **Fraud Detection & Security:**
 - Implemented a real-time fraud detection system with **Kafka + ML APIs**, reducing false positives by **40%** and fraud by **30%**.
 - Integrated external risk scoring + internal ML models, maintaining **99% fraud detection accuracy**.
 - Enforced **PCI-DSS (99.9% compliance)** and RBI standards across transactions.
- * **Performance Optimization:**
 - Reduced transaction-processing app response time from **500ms to 200ms** via API gateway optimization and multithreading.
 - Boosted system throughput by **40%** with caching (Redis), asynchronous processing, and query tuning.
 - Introduced auto-scaling and load balancing, ensuring high availability under peak loads.
- * **Cloud & Cost Optimization:**
 - Administered AWS infrastructure (EC2, S3, RDS, Lambda); cut costs by **\$50K annually** via resource cleanup + S3 expiration policies.
 - Adopted event-driven architecture with Kafka, reducing transaction and loan tracking latency by **25%**.
- * **Leadership & Collaboration:**
 - Mentored junior developers and conducted code reviews, improving team code quality scores by **30%**.
 - Partnered with cross-functional teams (Product, QA, DevOps) to deliver features on time and at scale.

Intellect Design Arena Pvt. Ltd.

Consultant

Chennai, India

Jul 2019 – Nov 2022

Clients: Canara Bank, DBS Bank, EXIM Bank

Domain: Banking and Finance (Cards and Payments)

Tech Stack: Java, Spring Boot, Microservices, Kafka, RabbitMQ, MongoDB, Redis, REST APIs, WebFlux, AWS (S3, SQS, ECS, DynamoDB, RDS, CloudWatch, CloudFormation, Lambda, EC2)

- * **Core Banking & Card Management:**
 - Delivered a core banking card management system for Canara Bank handling **2M+ active cards** with real-time processing and **PCI-DSS compliance**.
 - Created card lifecycle management (issuance, activation, PIN reset, blocking/unblocking) ensuring **high availability**.
 - Produced RESTful APIs for mobile banking apps serving **500K+ active users**.
- * **Microservices Migration & Optimization:**
 - Migrated monolithic applications to microservices, improving deployment frequency by **300%**.
 - Designed caching solutions using **Redis**, improving performance by **60%**.
 - Applied automated testing achieving **90%+ code coverage**, reducing production bugs by **45%**.
- * **Payments & Fund Transfer:**
 - Executed **RTGS/NEFT, inward/outward remittance APIs** with **99.99% uptime**.
 - Implemented UPI integration, wallet systems, and third-party provider APIs (Stripe, PayPal) ensuring **99.9% success rate**.
 - Delivered large-scale projects under **Agile Scrum methodology**.
- * **Digital Wallet & Security:**
 - Spearheaded digital wallet integration into the core banking platform with **secure tokenization & encryption**.
 - Enhanced fraud prevention by applying **Spring Security + OAuth 2.0** for authentication and authorization.

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Aximo Infotech Pvt. Ltd.

Software Developer

Noida, India

May 2018 – Jun 2019

Client: *New Jersey State Govt* — **Domain:** *Health Insurance (IHIS Project)* **Tech Stack:**
Java, Spring Boot, Microservices, Kafka, RabbitMQ, MongoDB, Redis, REST APIs, AWS

*** Integrated Health Insurance System (IHIS):**

- Designed and delivered modules for **Admin, Registration, Eligibility, and Benefit Issuance**, enabling faster citizen enrollment and benefit processing.
- Built **REST APIs and microservices** with Spring Boot and JPA; connected to **AWS RDS (MySQL)** for high availability.

EDUCATION

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Bachelor of Technology (Computer Science and Engineering)

Bengal College of Engineering and Technology

July 2012 – July 2016 — CGPA: 7.2