# ANIKET RAJ JHA

Gurugram, India | +91-7542999697 | arjha7np@gmail.com | linkedin.com/in/aniketrajjha | github.com/imarj7 | leetcode.com/u/arjha2002np

## PROFESSIONAL SUMMARY

Backend Software Engineer with 1+ year of experience building secure, high-throughput payment systems (UPI, cards, net banking, recurring payments) at scale. Proficient in Java, Spring Boot, Node.js, and distributed data systems (PostgreSQL, Kafka, MongoDB). Proven ability to design payment infrastructure, resolve production issues, and ship reliable backend services in fast-paced fintech environments.

## EXPERIENCE

**Software Development Engineer I — PolicyBazaar Insurance Broker Pvt. Ltd. (PB Pay Pvt. Ltd.)** *July 2025 – Present*
*Gurugram, India*

- **Payment Gateway:** Developed backend payment processing for UPI, cards, net banking, and bank integrations, enabling secure transaction and payment-status workflows.
- **Recurring Payments:** Implemented and maintained recurring payment flows, including eMandates and UPI AutoPay, for scheduled and automated collections.
- **Payment Operations:** Built backend capabilities for merchant and admin dashboards covering refunds, chargebacks, settlements, and transaction tracking.
- **Database Engineering:** Managed PostgreSQL logical replication for payment data workflows, improving data consistency and system reliability.
- **Notifications:** Integrated Netcore and Smartping to deliver real-time payment notifications and status updates to users.

**Software Engineer Intern — PolicyBazaar Insurance Broker Pvt. Ltd. (PB Pay Pvt. Ltd.)** *Jan 2025 – June 2025*
*Gurugram, India*

- **Secure Payment Gateway:** Developed a payment gateway supporting net banking, debit cards, credit cards, and UPI across multiple bank integrations.
- **Grievance Portal:** Built a ticketing portal for raising and tracking grievances, improving payment dispute resolution and overall user experience.

## PROJECTS

- **Cortex AI (ArchAI) – Multi-Microservice Knowledge Intelligence Hub:** Built an AI-native intelligence layer for cross-repository impact analysis and microservice dependency mapping; parsed Java code with JavaParser/AST, modeled service relationships in Neo4j, generated semantic embeddings with SentenceTransformers, and stored vectors in Qdrant for RAG-based retrieval. Designed Ripple Core (impact analysis), Sentinel-X (security scanning with SpotBugs, FindSecBugs, Semgrep), and VERITAS (AI-assisted testing using Mistral 7B and StarCoder2) across multiple payment microservices.
- **TalkMe – Real-Time Chat Application (Oct 2024):** Designed and deployed a real-time, bi-directional chat application using Socket.IO. Tech: React.js, Node.js, Express.js, MongoDB, Socket.IO.
- **Office of International Affairs Website (Aug 2023):** Developed and managed a MERN-stack website for 600 international students, streamlining bonafide certificate requests for 500+ students. Tech: React.js, Node.js, Material UI, Tailwind CSS, Shadcn.

## EDUCATION

**Delhi Technological University — B.Tech, Information Technology; GPA: 9.29/10** *Dec 2021 – June 2025*
*Delhi, India | Coursework: Operating Systems, Data Structures, Algorithms, Artificial Intelligence, Computer Networks, DBMS, Information & Network Security*

**Capital College and Research Center — Class XII, Science; 94.50%** *July 2018 – May 2020*
*Kathmandu, Nepal*

## TECHNICAL SKILLS

**Languages:** Java, C++, C, JavaScript, SQL, HTML, CSS
**Backend:** Spring Boot, Node.js, Express.js, REST APIs
**Frontend:** React.js, TypeScript, Material UI, Shadcn, Tailwind CSS
**Databases:** PostgreSQL, MySQL, MongoDB, Cosmos DB, PostgreSQL Logical Replication
**Messaging & DevOps:** Kafka, Docker, Git, Jenkins
**Payments Domain:** Payment Gateway, UPI, UPI AutoPay, eMandates, Cards, Net Banking, Refunds, Chargebacks, Settlements

## HONORS & AWARDS

- Rookie Rockstar for outstanding performance, PolicyBazaar — August 2025
- Amazon ML Summer School Awardee — August 2024
- Runner-up, SITE Developer Circle Hackathon — February 2023
- Government of India (ICCR) Scholar — 2021

## LEADERSHIP & ACTIVITIES

- **Co-Head, Developer Student Clubs (SITE), Delhi Technological University:** Conducted technical and soft-skills training impacting 3,000+ students. (Jan 2022 – June 2022)
- **Team Member, Fresource Student Community:** Developed an online portal providing study resources for 5,000+ engineering students. (Jan 2022 – Dec 2024)