

VISHNU BALACHANDRAN

+91-9961632870 | vishnubalachandran596@gmail.com | [linkedin.com/in/vishnu-balachandran](https://www.linkedin.com/in/vishnu-balachandran) |

Urumaloor veedu, Kannimelcherry, Kollam, Kerala, India, Pin: 691003

PROFESSIONAL SUMMARY

Technical Lead & Engineering Leader with **8+ years** designing, building, and scaling enterprise-grade **distributed systems** across **fintech, banking, and e-commerce**. Led cross-functional teams of **10–30+ engineers**, owning end-to-end **system design, microservices architecture, cloud infrastructure (Azure/AWS), CI/CD pipelines**, and production reliability for mission-critical platforms. Spearheaded **large-scale architecture redesigns, platform modernization, and zero-to-one product launches** for Tier-1 banking and enterprise clients, delivering up to **10x latency reduction** and **60%+ efficiency gains**. Deep expertise in **Java 21, Spring Boot, Spring Cloud, Kafka, Kubernetes, event-driven architecture, domain-driven design (DDD), RESTful API design**, and **high-availability scalable systems**. Adept at translating executive vision into technical roadmaps, aligning stakeholders, and building outcome-driven, high-performance engineering teams.

PROFESSIONAL EXPERIENCE

Lead Product Engineer I | Zafin

Mar 2025 – July 2026

Technical Lead for multiple banking product teams (10–30 engineers) across the Zafin product ecosystem | Trivandrum

- **Architected the Corporate Pricing Engine (CPE)**—event-driven pricing & billing platform (Spring Boot, Kafka, PostgreSQL, DDD)—designing ingestion, pricing-rule, and bill-aggregation microservices that enable **seamless multi-tier, grid-based pricing and billing** for complex corporate banking structures, processing **2M+ transactions/day** with sub-second latency.
- Led **end-to-end delivery of pricing & billing modules** while **mentoring 10+ engineers**—establishing code-review standards, SOLID/Clean Architecture/CQRS adoption that reduced **defect leakage by 40%** and improved sprint velocity by 25%.
- Delivered a **parallel delta-processing ETL pipeline** by re-architecting batch ingestion (Spring Batch, Kafka partitioning, idempotent consumers), **reducing data-load time by 60%** and cutting go-live timelines by 3 weeks.
- Drove **first production go-live of Deal Manager for ING Bank** as technical SPOC—architecture reviews, infra provisioning (ArgoCD, AKS, CrunchyDB, FlexiDB), L3 support—achieving **99.9% uptime on Day 1**, zero critical incidents.
- Spearheaded **org-wide Spring Boot upgrade across 20+ microservices**—migration framework, compatibility matrix, automated regression suite—**eliminating 15+ CVEs and unblocking Java 21 adoption**.
- Designed CI/CD and deployment frameworks for DM and CPE (Azure DevOps, ArgoCD, Kubernetes), enabling daily releases.
- Built a custom **OpenAI-powered Pricing & Billing Copilot** (AI Build Day 2026)—chatbot explaining charging flows, billing logic, and transaction breakdowns, reducing L1 resolution time by 50%; finalist for org-wide productionization.
- Pioneered **AI-driven development** using Claude, Cursor, and Codex for accelerated coding, automated test generation, and regression verification—recognized as one of the **top AI-assisted practitioners** in the organization.

Technical Lead | Way.com

Aug 2022 – Dec 2024

Technical Lead for 30+ projects across Parking, Carwash, Way+, Roadside Assistance & CRM verticals | Trivandrum

- Designed a **Netflix-scale API gateway & routing layer** handling **5M+ daily requests** across all product verticals by implementing circuit-breaker patterns (Resilience4j), rate limiting, and distributed caching (Redis, Spring Cloud Gateway), achieving **99.95% availability and 45% latency reduction**.
- Architected and shipped **30+ product features end-to-end** (Java, Spring Cloud, MongoDB, Kafka, RESTful APIs) in collaboration with external enterprise clients including **Amazon, getUpside, FuelRewards, Travelers, and Cure**—delivering roadside-assistance and insurance integrations that **drove \$1M+ incremental ARR**.
- Built a real-time **user activity tracking & analytics system** using Kafka Streams, Elasticsearch, and Kibana to capture user-lifecycle and demographic trends at scale, enabling data-driven product decisions that **boosted user retention by 25%** and **reduced churn by 10%**.
- Continuous collaboration with **CEO and cross-functional stakeholders** (product, design, QA, DevOps) on technical strategy, sprint planning, and architecture decisions for high-impact projects—**reducing average feature time-to-market from 6 weeks to 3 weeks**.

India's largest B2B e-commerce platform | Bengaluru

- Owned the **custom API gateway service** processing **millions of requests/hour** on Azure Cloud by implementing Resilience4j circuit-breakers, bulkheads, and retry policies, **reducing P99 latency by 35%** and eliminating cascading failures across 50+ downstream microservices.
- Designed and built a **canary-based deployment framework** using GitHub Actions, Jenkins, and Kubernetes, alongside a custom **A/B testing and feature-flag system** for progressive rollouts, **cutting deployment incidents by 70%** and accelerating release velocity 2x.
- Developed full-stack **performance monitoring dashboards** (Azure Data Explorer, Prometheus, Thanos, Grafana) providing real-time observability across production services, **reducing mean-time-to-detect (MTTD) from 15 min to under 3 min**.
- Implemented a **resiliency framework** using Resilience4j in the core api-server to ensure seamless fallback and graceful degradation under peak traffic, **improving system uptime from 99.5% to 99.95%**.

Software Engineer | SunTec Business Solutions

May 2019 – May 2021

Enterprise banking product company (Xelerate platform) | Trivandrum

- Built an end-to-end **automated test framework** (Spring Boot, Swing UI, Selenium) for the Xelerate 3 banking platform, **reducing regression cycle from 5 days to 8 hours** and increasing automated test coverage to 85%.
- Engineered **real-time data streaming pipelines** using Kafka, Apache NiFi, and Ignite Cache, improving billing and payment-processing throughput by **3x for enterprise banking clients**.
- Created internal **deployment automation tools** for AWS (Kubernetes, EKS) and added banking functionalities including payment follow-up and bill generation to Xelerate 2.5, **reducing manual deployment effort by 80%**.

Software Engineer (R&D) | FlyTxt Mobile Solutions

Jul 2018 – May 2019

AI-driven customer engagement platform | Trivandrum

- Achieved **10x latency reduction** in flagship product Neon-DX by profiling with JProfiler, optimizing Hibernate N+1 queries, and refactoring hot-path code, **directly unblocking a \$1M enterprise deal**.
- Delivered **5+ full-stack features** and **100+ bug fixes** across latest and legacy versions of Neon-DX, including Salesforce integration, Zeppelin-based Big Data processing, and Hadoop integration.

TECHNICAL SKILLS**Languages:** Java (21), Kotlin, JavaScript, Python, SQL**Frameworks & Libraries:** Spring Boot, Spring Cloud, Spring Batch, Spring MVC, Spring Data JPA, Hibernate, Resilience4j, Netflix OSS**Architecture & Design:** Microservices, Event-Driven Architecture, Domain-Driven Design (DDD), CQRS, RESTful API Design, API Gateway, System Design, SOLID Principles, Design Patterns (GoF), Clean Architecture, High Availability, Scalability**Data & Messaging:** Apache Kafka, Redis, Elasticsearch, MongoDB, PostgreSQL, Oracle, MySQL, Azure CosmosDB, Apache NiFi, Ignite Cache, Redpanda**Cloud & DevOps:** Azure (AKS, DevOps, Blob Storage, FlexiDB, CrunchyDB), AWS (EC2, EKS, S3), Docker, Kubernetes, ArgoCD, GitHub Actions, Jenkins, CI/CD Pipelines**Observability & Testing:** Prometheus, Grafana, ELK Stack, Azure Data Explorer, Thanos, JUnit, Mockito, Selenium, JProfiler**Leadership:** Technical Architecture & Road mapping, Cross-Functional Team Leadership (10–30+), Agile/Scrum, Stakeholder Management, Production Incident Management, Mentorship**EDUCATION****B.Tech – Computer Science Engineering**, TKM College of Engineering, Kollam**2014-18 | CGPA: 7.7**