

Saurabh Verma

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EXPERIENCE

CRED | BACKEND ENGINEER

April 2023 – Present | Bengaluru

- Led end-to-end architecture and 0 to 1 development of **CRED NetWorth**, enabling users to track and manage diverse asset classes (**NPS, mutual funds, EPF, stocks, ETFs**) by designing scalable and reliable systems, evaluating vendors, data normalisation challenges and costly computations.
- Ensured faster product delivery by collaborating with designers and business stakeholders, influencing multiple product decisions to ensure alignment with user experience and business goals.
- Integrated **NetWorth** with other CRED Lines of Business (**Fixed Deposits, Digital Gold**), delivering a unified wealth management experience and increasing cross-product engagement.
- Designed a **template rendering library** in Go for the Credit Score product's app orchestrator, enabling faster app development and consistency across services. Built multiple example APIs to accelerate adoption; the library is now used by several other services.
- Led the end-to-end design and development of **CRED Money**, a personal finance management platform, scaling it to 2.5M+ users and 3.5B+ total transactions, including 7M+ daily transactions, ensuring system resilience and data integrity.
- Re-architected core money APIs, bringing down p95 latency from 2s to <300ms and driving a 25% cost reduction across the line of business through systemic performance and infra optimisations.
- Strategically integrated multi-provider infrastructure, cutting customer acquisition cost from Rs 4.5 to Rs 2.5 per user/month and improving partner negotiation leverage.
- Collaborated cross-functionally to achieve GTM readiness for multiple high-traffic features, focusing on horizontal scalability and reliability.
- Designed and established core service for **Credit Score** product and multiple features, enabling its successful launch and rapid scale to 5M+ users in the first month; developed reusable service libraries adopted across teams to streamline feature development.
- Drove user engagement by designing high-retention features, sustaining 75–80% MAU and 8 monthly sessions per user, resulting in higher cross-sell for other verticals.
- Mentored a team of 2-3 developers; led design reviews, established best practices in system architecture, and enabled rapid yet stable iteration cycles.

Skills: Spring Boot, Elasticsearch, AWS, Kafka, MySQL, Distributed Systems, REST APIs, Unit Testing, AI-assisted development

NURTURE.FARM | SENIOR SOFTWARE ENGINEER (BACKEND)

March 2021 – April 2023 | Bengaluru

- Spearheaded the end-to-end backend development of an e-commerce platform for Agri-Products, defining core schemas for buyers, sellers, delivery agents, operations, and call centers. Aligned architecture with 4 cross-functional teams, ensuring seamless onboarding and order fulfillment workflows.
- Drove the backend architecture for a new partner vertical, empowering 10k+ field agents to self-track earnings, performance, daily work, and pipeline leads—enhancing operational visibility across rural outreach.
- Conceptualized and launched user engagement features (e.g., Farmer-to-Farmer, Spin-Wheel, Kavach Bundling) and pilots (DOC-ON-CALL, Crop Advisory), driving a 16% uplift in DAUs (avg. 13k) and a 4% increase in insurance cross-sell conversions.
- Designed and built a scalable Weather Forecast Service with S2 cell-based caching, reducing third-party API dependencies and costs by 41%, while improving data precision for farm activity recommendations.
- Led latency and memory optimizations across critical APIs, improving response times by 89% and reducing cache footprint by 54% through multithreading, async I/O, and Protobuf-based serialization strategies.
- Designed and developed a centralized **Device Service** to manage user and device-specific context—such as FCM tokens, app versions, OS, model, language preferences, and personalized offers—enabling accurate delivery of notifications and localized content at scale.
- Conducted 100+ technical interviews and actively mentored many developers, contributing to team capability building.

Skills: GoLang, Kafka, GraphQL, gRPC, Java, protobuf, Temporal, Redis, Microservices, debugging and testing

WHEELSEYE TECHNOLOGY | SOFTWARE DEVELOPER (BACKEND)

April 2020 - March 2021 | Gurgaon

- Worked on **payment microservices** to enable features such as refunds, saving/deleting debit and credit cards, managing UPI details, and linking/delinking Paytm wallets.
- Improved payment processing by reducing failure delay from 15 minutes to instantaneous response, increased the payment success rate from 82% to 88% by implementing a retry mechanism for live tokens.
- Designed and developed backend system for the **Customer Executive Portal**, enabling efficient viewing of operator, vehicle, and transaction details, and streamlining issue ticket creation, reducing average customer call time from 8 minutes to 3 minutes.
- Automated Fastag and Wallet Payment Reconciliation, reconciling and correcting over 300K daily transactions efficiently.
- Managed production tasks including live table partitioning, data backup, and purging, ensuring optimal database performance and scalability.

Skills: Spring Boot, REST, PostgreSQL, New Relic, AWS, JUnit5

EDUCATION

NIT SRINAGAR

- BTech in Information Technology June 2016 – July 2020 **8.79 CGPA**

RLB MEMORIAL SCHOOL

- XII (Science + Math) | CBSE | June 2013-April 2015 | Lucknow, UP **93.40%**
- X (Science + Math) | CBSE | June 2011-April 2013 | Lucknow, UP **10 CGPA**