# Karunam Goyal

SENIOR BACKEND ENGINEER

## Profile

High-impact **Senior Backend Engineer** who has scaled mission-critical payment systems to **10 million users** at **CRED** and **Flipkart**. With 4.5+ years of experience, I specialize in designing low-latency, cost-efficient microservices and platforms while efficiently integrating **AI frameworks** to accelerate development cycles.

## Employment History

### Backend Developer, CRED, Bengaluru

DECEMBER 2024 — PRESENT

- **Led architecture and delivery** of **Fixed Deposit platform from scratch-**, integrating with partners, managing complete backend, and collaborating with Product, Legal, and Compliance to enable a successful **GTM launch**.
- **Developed Gold Rewards allocation system** for **CRED Gold** onboarding, allocating **3 crore** worth of rewards in the first week, boosting retention KPIs.
- **Integrated Prometheus monitoring & visualization** into Account Aggregator, replacing expensive Databricks queries; delivered **real-time alerts**, improved observability, and drove **significant cost savings**.
- **Built Checkout Service in Golang from scratch**, integrating with **Kuvera, BSE, and CREDPay** to deliver a **high-throughput, low-latency** checkout experience.
- **Architected a High-Performance Order Management System (OMS)** for **CRED's Broking Platform**, integrated with **exchange test LL setup**, ensuring scalability and exchange-grade reliability.

### Software Development Engineer 2, Flipkart, Bengaluru

JUNE 2021 — DECEMBER 2024

- Senior contributor in Flipkart UPI, achieved the groundbreaking milestone of **1 million users in the first week and 10 million within the first 6 months** of product launch.
- Crafted multiple key **microservices** using **Dropwizard** from scratch for UPI, including **User Service, Gateway, UI Adaptation layer, Rewards Manager, Notification Module, Auto-pay, Rate-limiter module, and Events Module**, serving 10 million customers efficiently at a very high scale.
- Worked on instant refund initiative with **Visa Direct, MasterCard Send, and UPI Refunds which reduced the SLA from 3-5 Business days to 24 hrs.**
- Proactive participation during critical moments with external partner outages **prevented SLA breaches of over 30-40k refunds at a time.**
- Contributor to **RBI tokenization** compliance program for refunds.
- Managed critical migrations for refunds systems including **VM to K8s migration, DB version upgrade, and DC Migration** leading to 50% fewer on-call incidents.
- Implemented a **high-performance distributed** platform utilizing **Apache Storm** which supports **Apache Kafka and Pulsar** as stream sources for our critical async capabilities, ensuring **scalability and fault tolerance** currently on-boarded with 8 use-cases **including UPI live transaction flow.**

## Education

### B.Tech Computer Engineering, National Institute of Technology, Kurukshetra (CGPA 9.8)

AUGUST 2017 — MAY 2021

### Senior Secondary, DAV Centenary Public School , Sirsa (96.2%)

APRIL 2017

---

### Details

+91 8053144053
karunam.goyal25@gmail.com

### Links

Linkedin

Github

### Skills

Languages: Java, C++, Python, Golang

Frameworks and Technologies: Dropwizard, Springboot, Apache Kafka, Apache Storm, Apache Pulsar, Distributed System, RESTful Services.

Tools and Platforms: AWS (ECS, S3, RDS), On-Prem Cloud, Kubernetes, Docker, Helm.

OS: Linux, MacOS, Windows

Databases: SQL, Hbase, Aerospike, DynamoDB

### Achievements

1. Received many awards for commendable work during Flipkart tenure - Ace Alliance, Value Champion, Instant Karma, Kool and the Gang.
2. Runner Up Hackathon at Annual Flipkart Hackday Hackathon.
3. Department Rank Secured in B.Tech with CGPA of 9.8.
4. 1st Place Winner, Hackshetra Hackathon (Annual Technical Fest).
5. Top Scorer (96.2%) in Class 12th, Ranking 1st in School and 3rd in District.

### Hobbies

Reading, Watching Movies, Cooking, Exploring Different Places