

ANAND

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EXPERIENCE

Rippling

Software Engineer - II

📅 Aug 2024 – Present

📍 Bangalore, India

- Owned **Aetna's benefits carrier migration** end-to-end, moving ~4,000 PEO client companies (~100K members) off a third-party vendor onto an in-house enrollment platform, consolidating them into a single carrier file ~100× larger than comparable migrations by member count, delivering on the carrier's committed deadline with **zero slip** and reducing data discrepancy errors to under **0.1%**.
- Owned the carrier integrations workstream end-to-end for **multi-entity benefits support**, letting companies offer benefits per legal entity or per group of entities instead of a single company-wide package, unblocking enterprise customers previously split across separate Rippling instances, making all integration flows entity-aware and backward compatible, with **70+ companies** now onboarded.
- Served as the team's **DRI for org-level operational excellence**: a latency initiative bringing every critical benefits-integrations API under **2s** and key frontend pages under **5s**, a month ahead of deadline; a security migration moving ~10 production file flows off a shared legacy storage bucket onto team-owned, access-controlled infrastructure with **zero outages**; and an R&D-wide push to audit and remove stale long-lived feature flags to bring the team within its flag budget.
- Leading the carrier-integrations design for **EOI 360**, replacing a manual PDF-based underwriting flow with direct carrier API integrations, authoring the technical design across three carriers' specs (Guardian, Unum, MetLife) around a shared **LIMRA** decision standard, aiming to lift the rate of EOs reaching a carrier decision from ~40% toward **70-80%** and cut time-to-decision from weeks to seconds.

Zeta

Software Development Engineer - II

📅 May 2022 – Aug 2024

📍 Bangalore, India

- Currently working on developing and designing the **UPI Issuer** for banks, functioning as both a remitter and beneficiary bank. Responsible for implementing various UPI features, including account discovery, payment debits and credits, UPI pin management, and EMI on UPI.
- Worked on development of full-fledged **UPI PSP** which included features like User onboarding, adding bank accounts, sending money (using QR/VPA/Phone), receiving money, creating UPI IDs, and much more.
- Enhanced UPI PSP performance and availability, reducing key API latencies by 70% through strategic implementations using Elastic cache and CQRS design. Contributed to scale the system for **7M+ users**, **900k+** transactions daily, maintaining **99.99%+** availability for critical APIs.
- Implemented comprehensive API automation test suites to validate critical workflows, including user onboarding, account management, and payments before each release. Ensured seamless functionality, guaranteeing smooth user experience.
- Successfully managed the **issuer certification** process for Credit Cards and Credit Line, fostering collaboration with key stakeholders including HDFC and **NPCI**.

SAP Labs India

Software Development Engineer

📅 July 2020 – Apr 2022

- Worked on design and implementation of events for streaming LMS data via Kafka to a Data Platform used for Recommendations, Analytics, and Search.
- Worked on migration of individual legacy tools page of the tenants to a new centralised app where diagnostics information for all the tenants can be seen from one single application.

EDUCATION

Indian Institute of Technology Guwahati

Bachelor of Technology: 2016-2020

Major: Electronics and Communication

Minor: Computer Science and Engineering

CGPA: 8.34/10

Senior Secondary Examination 2016

RBSE Board, Rajasthan

Percentage: 87.6%

Secondary Examination 2014

CBSE Board, Bihar

CGPA: 10/10

TECHNICAL SKILLS

- Programming languages:** Java, C++, Python
- Database management:** PostgreSQL, MySQL, Redis
- Tools /Frameworks:** Spring Boot, Cucumber, ZeroCode, Pytorch

ACHIEVEMENTS

- Zeta Awards:** Got Mountain Mover Award and multiple Ultimate Team Award for my contributions.
- Flipkart GRID 2019:** Secured the first position in the institute and ranked in national top 20 among 2000 teams in the machine learning quiz.
- Indian Academy of Sciences Summer Research Fellowship 2018:** Awarded summer fellowship to pursue research work at Indian Institute of Science, Bengaluru.
- IIT-JEE Advanced 2016** Secured All India Rank 1635 among 1.5 million engineering aspirants appearing for the test.