



Ranjeet Jha

SVP Engineering | Head of Engineering & Architecture | Payments
Open Banking | NoSQL, Cloud & High-Scale Engineering Leader

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Career Objective

Dynamic Engineering Leader with 20+ years of experience building high-scale platforms, distributed systems, and cloud-native solutions across Payments, Open Banking, and Digital Commerce. Expert in PCI-DSS-compliant payment systems, low-latency APIs handling millions of transactions, and NoSQL platforms enabling real-time, terabyte-scale analytics—delivering 99.999%+ uptime and modernizing legacy environments. Proven technology executive skilled in leading cross-functional teams, driving platform transformations, and aligning architecture with business growth. Strong in microservices, high-throughput Kafka pipelines, and enterprise engineering frameworks, partnering with CXOs to deliver secure, resilient, and compliant digital platforms.

Professional Summary

- **Engineering Leadership:** Led large-scale engineering strategy, platform modernization, and execution excellence across payments, open banking, and high-throughput API ecosystems.
- **Distributed Systems Architecture:** Designed and operated fault-tolerant distributed systems supporting massive concurrency, low-latency workloads, and high-volume transaction flows.
- **Payments & Fintech Engineering:** Delivered PCI-DSS compliant payment platforms processing millions of transactions daily with enterprise-grade resilience and governance.
- **Open Banking & AA Platforms:** Built ReBIT-compliant Account Aggregator platforms enabling secure, consent-driven financial data exchange.
- **NoSQL & Data Engineering:** Architected high-performance MongoDB clusters and Kafka pipelines for large-scale ingestion and real-time analytics, saving **₹15+ crore annually**.
- **Cloud & Infrastructure (AWS):** Delivered scalable, cost-optimized cloud architectures with automated failover, containerization, and reliability engineering.
- **High-Scale API Engineering:** Built central APIs handling multi-million request traction with **sub-15ms latency** via microservices, caching, and routing optimizations.
- **Technical Governance:** Defined architecture blueprints, design patterns, and engineering standards to ensure consistency, modularity, and NFR compliance.
- **Cross-Functional Leadership:** Partnered with CXOs and business leaders to align engineering decisions with product strategy and regulatory requirements.
- **Innovation & DevOps Excellence:** Drove automation, CI/CD maturity, and engineering efficiency to accelerate delivery cycles and strengthen platform reliability.

Achievements

- Author of an Amazon best-seller Book "MongoDB Essentials"
- Author of an Amazon best-seller Book "MongoDB Administrator's Guide".
- Awarded CAB (Critical Assignment Bonus) by WIPRO in FY06-07 for outstanding performance and contributions.
- Lead Reviewer of two Books: "Apache Cassandra Essentials" and "Real time Analytics with Storm and Cassandra" by Packt Publisher UK.

Certifications

- AWS Certified Solution Architect - Associate (2019)
- OCM-JEA (Oracle Certified Master, Java Enterprise Architect) (2011)
- MongoDB Advanced Deployment and Operations (2016)
- MongoDB Certified Professional DBA (2015)
- OCEJ-JWSD (Oracle Certified Expert, Web Services Developer) (2014)
- SCWCD (Sun Certified Web Component Developer) (2005)
- SCJP (Sun Certified Java Programmer) (2005)

Career Timeline

- **Sr. VP** (Head of Engineering) with PB Fintech (Oct'14 – **present**)
- Sr. Manager Tech Times Internet Ltd (Times Group) (Aug'11 - Oct'14)
- Tech Lead with eBusinessware Inc (Sep'07 - Aug'11)
- Module Lead with WIPRO (Sep'06 - Sep'07)
- Software Engineer with AgreeYa Solutions (Apr'05 - Aug'06)
- Software Engineer with INCA Informatics (Feb'04 - Apr'05)

Education

IIM Calcutta, India
Executive MBA

BITS Pilani, India
M. Tech. (System Software)

IIT Delhi, India
CTO Program
Aug'25 - Jun'26

Core Competencies

- Technology Strategy & Vision
- Digital & Platform Architecture
- Product Engineering & Delivery
- Engineering Leadership
- Digital Innovation
- Scalable & Secure Systems

Soft Skills

- Strategic Thinking & Business Alignment
- Mentoring & Team Building
- Problem Solving
- Ownership and Accountability
- Cross-Functional Collaboration
- Stakeholder Management
- Culture Building & Engineering Excellence

Technical Skills

- **Platforms:** Java/Spring, Node.js
- **Architecture & Scale:** Distributed Systems, Design Patterns, NFRs
- **Data & Messaging:** NoSQL (MongoDB, Cassandra, Redis, Elastic Neo4j, Aerospike), Kafka
- **Databases:** MySQL, MS-SQL, Oracle, PostgreSQL
- **Cloud:** AWS, Azure, Docker
- **DevOps & Delivery:** CI/CD, Git, Jenkins, LB, CDN, Agile
- **Security & Performance:** OAuth2, JWT, API & System Optimization

PaisaBazaar | PolicyBazaar (PB Fintech Ltd) | VP Technology | Engineering Head | Oct'14 – Present

- Led architecture and engineering for **PCI-DSS compliant digital payments**, scaling platforms from zero to **3M+ daily** transactions while ensuring high resilience, security, and compliance across distributed systems.
- Built Bill Payment and mobile prepaid recharge platform by connecting NPCI via COU to collect different types of bill payment by ensuring high resilience, security, and compliance across distributed systems.
- Architected and optimized **customer and core API ecosystems**, delivering **40M daily** API requests with consistent **<15ms latency**, ensuring seamless user experiences during peak insurance and payment operations.
- Built high-throughput **MongoDB clusters** from scratch, enabling ingestion of **1.5TB data per day**, ensuring high availability, sharding efficiency, and optimized read-write performance across mission-critical datasets.
- Drove enterprise-wide adoption of NoSQL technologies such as MongoDB, Kafka, Redis, Aerospike, and Elasticsearch, enabling microservices modernization, event-driven workflows, and scalable data architectures.
- Designed and implemented time-series event APIs processing 10M+ requests per day, enabling real-time insights, tracking, and analytics across multiple insurance and fintech products.
- Spearheaded development of India's first **ABDM-backed Digital Health Locker**, implementing secure consent-driven data exchange aligning with national digital health mission standards.
- Set up and managed organization-wide **Kafka** clusters handling **900M+ daily** messages, ensuring event durability, high throughput, and minimal consumer lag across the PB ecosystem.
- Defined and implemented enterprise **NFR** frameworks (HA, scalability, performance, maintainability), ensuring robust, cloud-native architectures aligned with business continuity and regulatory expectations.

Achievements:

- Built end-to-end digital payments stack powering PB Pay from concept to a payment aggregator handling millions of daily transactions.
- Delivered consistently high API performance with industry-leading 99.999% uptime, making PB Fintech one of India's most reliable insurance and payments infrastructures.
- Architected mission-critical systems that continue to run at massive scale with near-zero downtime, setting performance benchmarks across the financial ecosystem.
- Led key engineering initiatives (load balancing, monitoring, Big Data, OAuth2), strengthening PB's technology foundation.

Times Internet Ltd (Times Group) | Sr. Manager Technology | Aug'11 - Oct'14

- Led architecture and engineering for Non-English News CMS, powering Times Group digital assets and processing **10M+ daily** requests across global content consumption platforms.
- Owned end-to-end design of distributed EHCACHE clients, ensuring fast content delivery, reduced latency, and seamless scaling across multiple editorial and news publication systems.
- Architected and implemented Live Blog, Campaign Manager, and Personalized Newsletter systems, automating content workflows and improving engagement across major Times Internet brands.
- Engineered large-scale Spring Batch pipelines delivering **50+ personalized** newsletters on scheduled cycles, ensuring timely delivery and high throughput email processing.
- Designed automated pipelines for CMS component sync to Akamai and Amazon S3, improving CDN performance, caching efficiency, and global distribution of media assets.
- Built social engagement components for mytimes.indiatimes.com, enabling ingestion of user interactions using Spring, Neo4J, and MongoDB to deliver personalized content experiences.
- Ensured optimal non-functional performance across the CMS ecosystem, enabling stable, low-latency operations during traffic spikes from major news events.

Achievements:

- Modernized Times Group's core CMS engine, enabling faster publishing across leading sites like TOI, ET, and Navbharat Times.
- Implemented Optimized caching to reduce page load times and improve SEO for millions of monthly users.
- Delivered high-scale newsletter system increasing user retention and re-engagement across the Times Internet ecosystem.

eBusinessware Inc. | Tech Lead | (Sep'07 - Aug'11)

- Led design and delivery across finance, ad-tech, and e-commerce domains, building scalable Java EE-based systems.
- Translated business requirements into clear functional and technical designs for cross-functional execution.
- Architected modular, multi-layered Java/Spring/Hibernate components for scalability and maintainability.
- Mentored engineers through code reviews and architectural guidance, driving engineering best practices.
- Managed end-to-end SDLC, including planning, client engagement, UAT, and production releases.
- Stabilized large legacy systems through deep debugging and performance optimization.
- Built reusable core libraries, accelerating delivery and improving standardization.

WIPRO | Tech Lead (Java JEE) | (Sep'06 - Sep'07)

- End-to-end designed and implemented various business components by implementing GoF design pattern and J2ee Design Pattern of Audit Module of Central Excise and Audit module of Service tax. Each module contains 500+ jsps and 125+ db tables.
- Led code reviews, performance optimization, and transactional issue resolution; mentored engineers to deliver under tight timelines.

AgreeYa Solutions | Software Engineer | (Apr'05 - Aug'06)

Worked as Software Engineer (Java JEE) on various projects of VerizonWireless B2C, B2B, and WMS with tech stacks as: java j2ee, Struts1.2, EJB2, web services, corej2ee design patterns, GoF patterns, JSTL, MySQL/Oracle, JBoss AS/WebLogic, JMS.

INCA Informatics | Software Engineer | (Feb'04 - Apr'05)

Worked as Java Developer for web components and business components, analyzed, debug & fixed the bug.