

Ponanna P M

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Skills

Languages: Golang, Python, Haskell, C#, Javascript, SQL, Bash

Frameworks/Runtimes: Gin, FastAPI, Flask, Node, .NET

Cloud & Infrastructure: GCP, AWS, Cloud Run, Terraform, Kubernetes, Docker, Pub/Sub, Kinesis

Databases: BigQuery, Spanner, PostgreSQL, MySQL, MongoDB, Redis, DynamoDB

Data & ETL: Apache Beam, dbt, Jupyter Notebooks

Workflows/Orchestration: Temporal

Observability: Prometheus, Grafana, Datadog, Jaeger/OpenTelemetry, CloudWatch, Elasticsearch

APIs & Messaging: gRPC, REST, Protobuf, WebSockets, OAuth/JWT

DevOps Tools: Github Actions, Renovate

Experience

ANZ - Software Engineer (Backend - Golang, Python) Feb 2024 - Present

- Architected event-driven data pipeline in Go on Cloud Run (Terraform IaC) that decouples systems via Pub/Sub events, parsing and loading into BigQuery to enable async processing, analytics, and data product consumption across teams.
- Built scalable data products using dbt transformations on BigQuery, delivering standardized datasets that accelerated reporting and experimentation for multiple consumption teams.
- Engineered CI/CD pipelines with GitHub Actions, automating deployments and proof-gathering to cut release turnaround time and boost deployment reliability.
- Rewrote legacy Java loan simulation tool in Go, enhancing maintainability and enabling rapid validation of credit decision rulesets for analytics generation.
- Implemented Cloud Run-based validation system using Jupyter Notebooks to verify post-credit-decision loan outcomes, ensuring data integrity across pipelines.
- Developed gRPC APIs and extended credit decisioning system features, supporting new lending scenarios with improved security and performance.
- Integrated observability stack with Prometheus, Grafana, and Jaeger/OpenTelemetry to monitor distributed workflows and optimize system reliability.

Sequoia - Backend Engineer (Backend - Golang, Python, Node) Dec 2021 - Feb 2024

- Architected and implemented full-stack backend for employment offer management system in Go and MongoDB, orchestrating end-to-end lifecycle from offer creation through digital acceptance.

- Engineered Redis-MongoDB hybrid caching layer, reducing query latency and database load while maintaining data consistency across distributed microservices.
- Designed state machine-based workflow engine with event-driven callbacks, enabling complex multi-stage offer approval processes with automated notifications.
- Established comprehensive unit testing framework with CI integration, improving code coverage and enabling rapid feature iteration with confidence.
- Built production-grade client-side encryption system for S3 document storage with secure one-time access links, including zero-downtime migration tooling for existing files.
- Implemented high-performance goroutine worker pool with dynamic scaling and graceful shutdown, improving document generation throughput by 3x while preventing resource exhaustion.
- Designed and deployed reverse proxy gateway with configurable rate limiting, custom rule engine, and DDoS protection, securing public-facing APIs.

Juspay - Software Development Engineer (Backend - Haskell) Jun 2021 - Dec 2021

- Architected OCEN-compliant loan origination system in Haskell, orchestrating integrations across loan service providers, account aggregators, and credit bureaus for real-time borrower assessment.
- Built a flexible business rule engine with configurable decision trees, enabling lenders to define custom credit policies while maintaining regulatory compliance and audit trails.
- Engineered event-driven workflow system using Redis Streams for asynchronous loan processing, ensuring OCEN protocol compliance.
- Re-engineered loan application onboarding flow with progressive disclosure and intelligent form validation, achieving improvements in completion rate (27% to 91%).
- Contributed to engineering team growth as technical interviewer and hackathon organizer, helping scale the credit platform team during rapid product expansion.

Aurigo - Senior Software Engineer (Backend - C#) Jun 2017 - May 2021

- Engineered end-to-end Bid Management System automating procurement workflows for state contracts, including online bidding, vendor management, and automated award processing.
- Designed FMIS integration layer using XML-based data exchange, enabling real-time financial data synchronization between Masterworks and legacy finance systems.
- Developed Windows service based job scheduler with retry logic and error handling, automating bidirectional data integration flows with external systems.
- Enhanced unit price search with advanced filtering and caching, reducing contractor search time and improving bid preparation efficiency for department staff.

Education

Sri Jayachamarajendra College of Engineering
B.E. Electronics and Communication

Aug 2013 - May 2017
CGPA: 8.59/10