

Chirag Chatwani

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EXPERIENCE

Associate Software Engineer

May 2023 - Present

Bankai Infotech

Product Research and Development

- Engineered product features for a **multi-tenant** digital banking, digital wallet, and agency banking platform, with features adopted by more than 30 enterprise customers.
- Designed and implemented a multi-tenant **AI agent microservice** for disputed transaction investigations using **Spring AI**, with a configuration-driven framework that let clients define tenant-specific prompts and dynamically generated ToolCallbacks, automating end-to-end investigation report generation without manual data analysis.
- Implemented Bring Your Own Key (BYOK) support using **HashiCorp Vault**, enabling reproducible AI investigations, auditability, and secure tenant-managed LLM credentials.
- Designed a versioned configuration synchronization system using time-sortable **UUIDv7** versioning, letting clients fetch workflow, dashboard, and API-mapping changes on demand and eliminating the need for persistent WebSocket connections for every tenant that adopted it.
- Delivered server-driven features across the **BFF** and **React Native** applications, including a multi-tenant crypto wallet and a configurable KYC onboarding workflow with multi-step journeys, integrating a partner AI SDK for face recognition, liveness detection, and multi-country OCR scanning.

PROJECTS

Vyay - Expense Sharing Platform | Backend · Mobile

2025 - Present

Spring Boot, PostgreSQL, Kafka, React Native

In active development

- Built the transactional core in **Spring Boot** (Java 21) and **PostgreSQL**: multi-payer expenses with equal/exact/percentage/share splits, a settlement lifecycle (propose, confirm, reject, cancel), and per-user-per-group-per-currency balances backed by an append-only HMAC-signed ledger for tamper detection.
- Engineered for correctness and concurrency using integer minor-unit money, **optimistic locking**, guarded SQL counters for invite and member limits, and batched **unnest**-based balance upserts that reduce multi-participant writes to a single database round trip.
- Extended to an event-driven architecture with Core, Insights, and Notification services communicating over **Apache Kafka** using the **Transactional Outbox Pattern**, with Insights maintaining read-side projections for activity feeds and spending analytics.
- Established production-ready engineering across both tiers: stateless **JWT** auth with Google sign-in and refresh-token rotation, **Flyway** migrations with schema validation, Redis caching with ETag/304 support, OpenAPI-generated contracts, a modular Gradle composite build, and a React Native (Expo) client with a custom themed design system.

TECHNICAL SKILLS

Languages: Java, Python, JavaScript, SQL

Backend: Spring Boot, Spring Security, Spring AI, JPA/Hibernate, REST APIs, JWT

Databases & Cache: PostgreSQL, Redis

Messaging: Apache Kafka

Testing: JUnit 5, Mockito, Testcontainers

DevOps & Cloud: Docker, Docker Compose, AWS (EC2, S3), GitHub Actions

Frontend/Mobile: React Native (Expo), React

Tools: Git, Gradle, Flyway, OpenAPI, HashiCorp Vault

EDUCATION

Dhirubhai Ambani University (formerly DA-IICT)

2021 - 2023

M.Sc. in Data Science

Gandhinagar, Gujarat

Dhirubhai Ambani University (formerly DA-IICT)

2018 - 2020

M.Sc. in Information Technology

Gandhinagar, Gujarat

Kadi Sarva Vishwavidyalaya | Bachelor of Computer Applications (BCA)

2015 - 2018