

KRATAGYA SINGHAL

Mumbai

📞 +91-8696787078

✉️ kratagyasinghal2002@gmail.com

🌐 [linkedin-kratagya-singhal](https://www.linkedin.com/in/kratagya-singhal)

Education

Nilkamal School Of Mathematics, Applied Statistics and Analytics, NMIMS July 2023 - Ongoing
MSc. Data Science 3.74/4

Mithibai College July 2020 - March 2023
BSc. Computer Science 8.36/10

Skills

Technical: Python, SQL, Tableau, Power-BI, Data Science, Machine learning, NLP, Excel, PowerPoint

Soft Skills: Storytelling through data, Creative thinking

EXPERIENCE

U Gro Capital Limited JAN 2025 – Ongoing
DATA MODELING INTERN

- Developed a "Challenger Model" which is aimed at challenging the existing *Gro Score model* using CIBIL, banking, and GST data to enhance credit risk assessment.
- Achieved significant Gini improvement (Train: 0.60; Test: 0.48) and effective risk band classification.
- Applied adjusted Weight of Evidence (WoE) for robust data transformation.
- Implemented L1/L2 regularization, Dropout, Early Stopping, and SMOTE to optimize performance.
- Enhanced model transparency with TCAV, SHAP, and permutation-based importance.

AWARDS AND ACHIVEMENTS

3rd place at DSSC 2024 - [Certificate](#) March 2024 – May 2024
AI/ML Hackathon

- Achieved 3rd Place, Data Science Student Championship 2024, competed against 1000+ students in a 2-month hackathon by **MachineHack** and **Praxis College**.
- Start the Multi-class Patent Text Classification by applying different data processing step and then utilized machine learning techniques Like **Logistic Regression**, **Random Forest** and finally achieved best outcome by using different **BERT Models**.

Projects

Financial Document Analysis current

- Developed a financial document analysis tool enabling users to upload and query company annual reports using **Langchain**, **Pinecone**, and **Llama 70b**. Developed and implemented deep learning and machine learning techniques to detect LLM-generated text.
- Engineering automated extraction of financial ratios using web scraping techniques, for data-driven analysis of key financial metrics.

Rice Crop Prediction using Satellite Data – [GitHub](#) Sept 2023

- Classified rice crop land from diverse landscapes including forests, fields, rivers, using Radar and Optical Satellite Data. Utilized machine learning techniques such as **Logistic Regression**, **KNN**, and **XGBoost** to develop a robust model.
- Additionally, employed **feature engineering** and **hyperparameter** tuning to enhance model performance.

Certifications

- Databricks Accredited Generative AI Fundamentals [certificate](#)

Positions of Responsibility

Student Council 2023 – Present
Student Council Representative NSOMASA, NMIMS

- Organized various events and activities for students, engagement and community.
- Collaborated with different Student Council Representatives (SCRs) to ensure smooth coordination and execution of initiatives.