

# GAURAV KANDEL

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## WORK EXPERIENCE

### Data Scientist, FinBox

Nov 2024 - Present

- Designed and successfully deployed a robust ML model to accurately estimate salary for salaried and self-employed customers, significantly improving processing efficiency by 10%.
- Engineered predictive features from bank statements and bureau data to optimize the lending decisions, improve underwriting processes, and enhance credit risk assessment accuracy.
- Collaborated with cross-functional teams to integrate advanced analytics into FinBox BankConnect, driving smarter financial decision-making and user-centric innovations.

### Data Scientist, NIRA Finance

June 2023 - Nov 2024

- Developed a credit line decision system and an engine to rate NTC customers using machine learning algorithms (logistic regression, decision tree) achieving 5% increase in overall business.
- Built an automated CI/CD pipeline using GitHub Actions, Docker, and MLOps principles for model training, testing, and deployment, streamlining development and reducing deployment time.
- Leveraged AWS services like Glue, Lambda, Athena, EC2 etc to architect scalable data engineering pipelines, ensuring data accuracy, reliability, and availability for real-time analytics.
- Designed interactive dashboards using Quicksight & PowerBI for monitoring loan approval and disbursal rates, utilizing data visualization and exploratory EDA to generate actionable insights.

### Consultant Trainee - Intern, KPMG India

Feb 2023 - May 2023

- Collaborated with a team to develop a sales forecasting model for a hypermart, utilizing data analysis and machine learning techniques to provide valuable insights into sales performance.
  - Implemented end-to-end pipeline from data collection to prediction, ensuring accuracy of 85%.
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## EDUCATION

### MSc in Data Science

Apr 2021 - Mar 2023

CHRIST Deemed To Be University, Bangalore

- Specialization in Machine Learning and Big Data Technologies.

### BSc in Computer, Maths & Statistics

May 2018 - May 2021

CHRIST Deemed To Be University, Bangalore

- Relevant coursework in all three subjects with specialization in Data Science.
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## TECHNICAL SKILLS

- **Languages:** Python, SQL, Java, C
  - **Specializations:** Machine Learning, NLP, ETL, LLMs, MLOps
  - **Cloud Platforms & API:** AWS (including AWS Bedrock), Azure, OpenAI
  - **Libraries:** scikit-learn (Sklearn), TensorFlow, Keras, PyTorch, PySpark, FastAPI, Flask, LangChain
  - **Dev Tools:** Databricks, GitOps, PyCharm, Docker, MLFlow, AWS Glue, Jira
  - **Databases:** MySQL, DynamoDB, MongoDB
  - **Reporting Tools:** Tableau, Power BI
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## PROJECTS

### Question Answering System for Customer Loan Handling

- Developed an interactive question-answering system for customer loan inquiries using AWS Bedrock and a structured knowledge base integrated with DynamoDB for data retrieval.
- Implemented AWS Lambda functions for real-time processing and dynamic response generation, significantly enhancing overall customer support efficiency and satisfaction in loan handling.