

Harsh Malik

✉ harsh.malik@gmail.com ☎ +91 8076499112 ⚡ linkedin.com/in/harshmalik98

EXPERIENCE

Product Analyst - AI and Data Products

June 2024 - Present, Gurgaon

Citi - Institutional Clients Group

- Developed and tested GENAI products like Citi Stylus and ExcelTalk using **OpenAI, Gemini APIs, and RAG** to enhance productivity across workflows.
- Researched and benchmarked emerging AI tools (e.g., **MCP, LangChain, AutoGPT**, prompt-based UIs) to guide adoption and experimentation.
- Conducted workshops and sessions for cross-functional teams, demystifying LLM capabilities to drive **responsible and scalable AI integration**.

Data Analyst - Financial Planning and Analysis

June 2022 - May 2024, Gurgaon

Citi - Institutional Clients Group

- Developed Expense **tracking and forecasting** models using **Python** for a UK Pension fund Client **optimizing resource allocation and efficient tracking**.
- Introduced **5 new KPIs** and integrated them into a dashboard for senior management driving corrective actions that reduced expenses by **7%**.
- Co-developed a Volatility Check Model using **MS Excel and SQL**, reducing investigation time by **50%** and improving **error detection by 20%**.

Research Analyst

Finkarma

August 2021 - December 2021

- Interned in equity research and reporting under a Fund Manager managing an equity portfolio for HNIs with a **fund size of \$10 million**.
- Developed and implemented a **machine learning model** using **Python and Pytorch** to forecast monthly brokerage and fund expenses with a **90%+ accuracy**, reducing **forecasting errors by 15%** and enhancing financial planning efficiency.
- Devised equity derivatives strategies, achieving a **30.5% ROI**, outperforming the market by 10%, while reducing **portfolio volatility by 20%**.

Consultant

Bourdaina

March 2021 - June 2021

- Collaborated with founders to on-board 15 Pan-India brands onto the platform, increasing **platform revenue by 30%**.
- Advised up to 10 small businesses on leveraging technology to grow their business, resulting in an average revenue **increase of 25%**.
- Created a complex SQL database to store potential leads and existing client data and connected it to a **Streamlit dashboard** using **Python**.

Indirect Tax Consultant

Ernst and Young

May 2018 - July 2018

- Interned in the Indirect Tax Consultation team, facilitating a team of 4 consultants under the Senior Partner
- Assisted 20+ corporate clients in compiling raw data and filing GST returns, achieving a 98% accuracy rate and **reducing filing time by 15%**.
- Received a **letter of recommendation and accolades** from the senior partner for outstanding performance during my internship

EDUCATION

CFA Level 2 Cleared

CFA Institute • 2025 • completed Level II, scoring in the 90th percentile in 5 subjects.

Bachelor of Business Administration - BBA(Data and Analytics Specialization)

Guru Gobind Singh Indraprastha University • Grade: First Division

• Included in **Deans Merit List** for 2 consecutive years and Ranked in the **top 10%** of students across GGSIPU university

12th Grade- CBSE

Minor in Business and Economics, Major in Commerce and Accounting • ST. Marks School

PROFESSIONAL CERTIFICATIONS

Data Analyst with Python

Datacamp • 2024

Completed comprehensive training in data analysis using Python, including modules on **data manipulation, visualization, and machine learning and fundamentals of Large Language models**.

Programming with Python

Harvard University - CS50P • 2024

Completed Harvard's CS50P course in Python, covering 9 core modules including **APIs, unit testing, object-oriented programming**, and more. Designed and submitted a final project applying concepts in a real-world use case.

Bloomberg Market Concepts

Bloomberg • 2021

Certified in using Bloomberg Terminal, proficient in over 20 complex functions, improving data analysis efficiency by 30%.

CORE SKILLS AND NOTABLE ACHIEVEMENTS

Industry Knowledge: Portfolio Management, Quantitative Research, Fixed-Income Investing, Derivatives Valuations, Accounting, Financial Analysis, Equity Research.

Tools & Technologies: Python (Pytorch, Pandas, Numpy, Matplotlib), SQL, Microsoft Excel (**Financial Modeling**), Microsoft PowerPoint, Microsoft Word, G-Suite

Languages: English (Proficient), Hindi (Native), German (Beginner)