# Harsh Kumar

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# SKILLS

Languages: Python, C, Go

ML Libraries: Pandas, Numpy, scikit-learn, XGBoost, fbprophet, TBATS, statsmodels, SHAP, NLTK, spaCy, PyTorch, Transformers

Data Technologies: PostgresSQL, MySQL, Snowflake, MongoDB, PySpark, Polars, Metabase, Selenium

**Cloud Technologies:** AWS Sagemaker, S3, EC2, Step Funtions, Lambda Functions **Development Tools:** Git, Docker, Kubernetes, Jenkins, Github Actions, Bash, PowerShell

Others: HTML/CSS, Jira, Confluence, LATEX, Markdown

# WORK EXPERIENCE

#### **DATA SCIENTIST** OHM MOBILITY

Bengalru | 2023 - Current

#### Sales Database

- Designed an electric vehicle sales database from scratch which was used for all subsequent business decisions.
- Developed a data-mining script to fetch data from public VAHAN dashboard using Selenium.
- Created a data model to store the data in postgresql and built dashboards using Metabase.

#### IoT Dashboard

- Integrated daily IoT data of electric vehicles from multilple sources and created dashboards to generate visibility.
- Generated financial insights based on the usage pattern of the electric vehicles

## **DATA SCIENTIST | ZESTMONEY**

Bengaluru, KA, IN | 2022 - 2023

## • Affordability Estimation from Cibil data

- Performed data cleaning and segmentation on the CIBIL data of a large population set to get a better estimate of EMI obligation for the customers.
- Performed extensive market research to improve the data quality through heuristic methods.
- Improved the EMI prediction of Gold Loans by over 10%.

### · Volume projection of calls, emails and chats for workforce management

- Designed a statistical time series using that reduced call disconnect rate from over 50% to under 20% during peak hours.
- Experimented with algorithms like ARIMA, SARIMA, fbprophet, and TBATS to account for multiple seasonality in data.

#### Fraud likelihood estimation to reduce credit risk

- Experimented with over 2000 features from 8 different data sources to produce an updated fraud detection model improving performance by up to 20%
- Created a new insight of segregating the customer base based on online vs in-store onboarding.
- Created a service API aggregating 8 different data sources with a latency of 200-400ms.

#### Model Monitoring

- Helped create the model monitoring framework for all the deployed model at Zestmoney.
- Produced data visualization to improve visibility into model performance.

## · Collections models to prioritize loan recollection strategy

- Took ownership of multiple models used to optimize collections.
- Created detailed workflows to manage loan collection strategies.

#### AutoML Platform

- Helped build an internal ML platform for automatic modelling of internal financial data.
- Built the ELT pipeline in Polars for over 1000 CIBIL features while improving the latency by 40%.

#### TEACHING ASSISTANT (TA) | UNIVERSITY OF MISSOURI-COLUMBIA

Columbia, MO, US | 2018 - 2019

• Taught problem solving skills to over 100 pre-calculus and calculus-I students including on-one mentoring.

# **FDUCATION**

**B.S.** in Mathematics and Scientific computing

INDIAN INSTITUTE OF TECHNOLOGY KANPUR (IIT KANPUR)

Kanpur, India | Jul 2012 — Jun 2016

GPA 0.2

M.S. in Mathematics and Scientific computing

INDIAN INSTITUTE OF TECHNOLOGY KANPUR (IIT KANPUR)

Kanpur, India | Jul 2016 — Jun 2017

GPA 9.1