Kamal Soni

✉ Kamalsoni3839@gmail.com 📞 +91 9426827891 in kamalsonikgp ○ github.com/kamalshowgit

Professional Summary

Data Analyst with experience at **HSBC** and a Master's degree from **IIT Kharagpur**, specializing in quantitative modeling, data analysis, and predictive analytics. Skilled in Python programming, statistical modeling, and object-oriented programming to deliver actionable insights. Experienced in handling complex datasets, developing automated pipelines, and presenting findings effectively to stakeholders. Strong problem-solving, analytical thinking, and innovation skills. **CFA Level I Candidate** actively pursuing advanced financial knowledge.

Experience

HSBC | *Data Analyst – UK Analytics* | Hybrid, Kolkata, India   2024 – Present
- **Credit Risk & Customer Profiling:** Developed predictive models to assess credit risk and diversify customer portfolios based on spending behavior, transaction patterns, and demographic segmentation using Python and SQL.
- **Portfolio Analytics & Insights:** Analyzed customer behavior to identify high-risk segments, optimize credit allocation, and inform strategy for cross-sell, retention, and risk mitigation initiatives.
- **Data Automation & Scalability:** Built robust ETL pipelines and automated multi-source datasets, reducing processing time by **60%** while ensuring data integrity and reproducibility.
- **Machine Learning & Predictive Modeling:** Applied supervised ML and NLP on large-scale customer datasets to detect anomalies, forecast risk exposure, and improve decision-making accuracy.
- **Regulatory Compliance & Governance:** Ensured 100% adherence to GDPR and internal governance policies, maintaining audit readiness and embedding controls into analytical frameworks.

Internships

J.P. Morgan Chase & Co | *Data Analyst Intern* | Remote, Forage
- Performed quantitative research, data analysis, and portfolio modeling to understand risk management, trading strategies, and optimization techniques.

International Centre for Entrepreneurship and Technology | *Management Intern* | Onsite, Ahmedabad, India
- Managed operational planning for a startup expo, enhancing organizational efficiency and stakeholder collaboration.

Projects

TableAI: Secure Local Analyst
- Developed a secure AI-powered Streamlit application for natural language queries and Python–SQL code generation for analytics.
- Integrated multi-format ingestion and dynamic visualizations, reducing data prep time by **40%** and improving analytical efficiency by **30%**.

Stock Exchange Data Hub
- Built real-time market data pipelines and algorithmic trading models using Python and SQL, yielding **12% simulated portfolio gains**.

Technical Skills

Programming & Data Handling: Python (OOP, Pandas, NumPy, Scikit-learn), SQL, SAS, Excel, Data Cleaning, ETL Pipelines
Quantitative Risk & Financial Analytics: Credit Risk Analysis, Market Risk Analysis, Scenario Analysis, Portfolio Diversification, Forecasting
Machine Learning & Predictive Modeling: Supervised Learning (Regression, Classification), Ensemble Models (XGBoost, LightGBM), Time Series Forecasting, NLP, Anomaly Detection
Deep Learning: TensorFlow, PyTorch, Neural Networks, Embedding Models
Data Visualization & Reporting: Power BI, Tableau, Looker, Matplotlib, Interactive Dashboards, KPI Tracking
Analytics & Problem Solving: Statistical Modeling, Risk Assessment, Insight Generation, Decision Support, Process Optimization

Education

Indian Institute of Technology (IIT) Kharagpur, India	2024
Master of Technology (M.Tech) in Infrastructure Management	*Cumulative GPA: 8.34 / 10*
Vishwakarma Government Engineering College (VGEC), Ahmedabad, India	2021
Bachelor of Engineering (B.E.) in Civil Engineering	*Cumulative GPA: 8.72 / 10*
Gajera Vidyavan School, Surat, India	2017
Higher Secondary Education (Science Stream)	*Percentage: 81.8%*
Gajera Vidyavan School, Surat, India	2015
Secondary School Certificate (SSC)	*Percentage: 86.17%*

Certifications

- **CS50's Computer Science**, Harvard University (Edx)
- **Python for Data Science**, IIT Madras (NPTEL)
- **Data Structures and Algorithms**, IIT Madras (NPTEL)
- **SEBI Certified Securities Market Investor**, NISM, India

Achievements

- Developed and deployed a **virtual conference platform** supporting **300+ users**, demonstrating **project management** and **technical execution** skills.
- Secured **1st place globally** in the **Bankruptcy Prediction Challenge (Kaggle)** by implementing **ensemble ML models**, achieving a **ROC–AUC > 0.91**.