

M AWAIS KALEEM

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Senior AI/ML Engineer with 13+ years of experience building production ML systems at scale. Led teams delivering \$10M+ business impact through credit risk models, NLP search systems, and GenAI applications. AWS ML Specialist certified with expertise in end-to-end ML pipelines, experimentation, and cross-functional leadership.

SKILLS

Languages & Frameworks: Python, Spark, SQL, Java | Scikit-learn, Keras, PyTorch, Statsmodels, OpenCV

Risk & Finance: Credit Risk Modeling, Fraud Detection, Scorecard Development, Model Explainability (SHAP/LIME)

GenAI & NLP: LLMs, RAG, Vector Embeddings, Semantic Search, Multi-modal Models | Hugging Face, Transformers, Sentence-BERT

Search & Retrieval: Elasticsearch, Vector Databases (Pinecone), Information Retrieval, Query Optimization

Cloud & Infrastructure: AWS (SageMaker, EMR, Redshift, Glue, Lambda, Athena), GCP (BigQuery, Data Studio), Databricks

Data & MLOps: Airflow, MLflow, Docker, CI/CD, Feature Stores, A/B Testing, Data Lakes, ETL Pipelines

EXPERIENCE

Lead Data Scientist, Klarna Bank AB

Nov 2023 – Present

- **Credit Risk Evaluation & Modeling:** Led EU consumer credit risk for short- and long-term loans; built PD/EAD models with calibration and segmentation, reducing defaults by 15% and driving \$10M+ impact.
- **Risk Performance Analytics:** Used SQL and Python for cohort- and event-level analysis of arrears, defaults, approvals, and portfolio performance.
- **Experimentation & Decisioning:** Designed and analysed A/B and multivariate tests across underwriting, pricing, and repayment flows.
- **Model Monitoring & Explainability:** Monitored model health (AUC, PSI, calibration, feature drift); built centralized monitoring, alerts, and a GenAI risk review tool reducing investigation time by 40%.
- **Technical Leadership:** Led a team of 3 data scientists, owning roadmap, standards, and end-to-end delivery.
- **MLOps & Productionization:** Built automated deployment and monitoring pipelines, cutting model cycles from months to weeks.

Senior Data Scientist, Klarna Bank AB

Nov 2020 – Nov 2023

- **Product Search:** Built global search serving 10M+ daily queries across 20+ markets; improved CTR by 67% and saved \$200K+ annually by replacing legacy vendor
- **Content Moderation:** Developed automated moderation and classification systems, reducing review time by 60% and improving ad targeting relevance
- **Search Infrastructure:** Partnered with ML engineers to design low-latency, multi-regional search infrastructure at scale
- **Team Leadership:** Led team of 6 (4 ML engineers, 2 data scientists); owned roadmap, OKRs, and cross-functional stakeholder alignment
- **Mentorship:** Drove ML best practices through company-wide knowledge sessions and individual coaching

Data Scientist, Telenor Sverige

Jul 2019 – Oct 2020

- **Customer Targeting:** Improved customer acquisition conversion by 70% through personalized BTL targeting using behavioral segmentation
- **Personalization:** Productionized customer personalization system serving 1M+ users with real-time inference
- **ML Platform:** Designed ML platform architecture with CI/CD, reducing model deployment time from weeks to hours
- **Dev Environment:** Built multi-tenant development environment on AWS EMR supporting 5 concurrent data scientists

Data Scientist, Telenor Group

Apr 2018 – Jul 2019

- **Cross-Industry ML:** Developed ML models combining telco and digital ad data, enabling new revenue streams
- **Feature Store:** Built centralized feature store adopted by data science teams across 4 regional markets
- **Executive Reporting:** Delivered dashboards for Group Management, driving data-informed strategic decisions

Solutions Architect / Data Engineer, Teradata Corporation

Jun 2011 – Mar 2018

- **Data Lake Projects:** Delivered 15+ enterprise data lake and analytics projects across APAC, EMEA, and Americas for Fortune 500 clients
- **Career Progression:** Progressed from Data Engineer → Data Modeler → Solutions Architect over 7 years
- **Specialization:** Financial services and telecom verticals; technologies: SQL, Informatica, Oracle, DB2, Teradata

EDUCATION

Georgia Institute of Technology, GA, USA

2020 – 2022

M.S. Computer Science – Machine Learning Specialization

Ghulam Ishaq Khan Institute, Pakistan

2007 – 2011

B.S. Computer Science – Data Mining, Databases

CERTIFICATIONS

- **AWS Machine Learning Specialty** – Amazon Web Services
- **AWS Certified Solutions Architect** – Amazon Web Services
- **Machine Learning** – Stanford University, Coursera
- **ML Engineer Nanodegree** – Udacity
- **Certified Developer and Administrator** – Informatica
- **Physical Design and Implementation** – Teradata

SIDE PROJECTS

Personal projects built to explore new technologies and solve everyday problems.

- **Vacation Planner** – Identifies optimal long-weekend vacation opportunities globally
- **Imi** – Interactive memory-building game designed for children's cognitive development
- **ParkHelp** – Cross-platform mobile app that interprets local parking signs using computer vision