AJAY NEHRA

nehra.ajay.2014@gmail.com   **in**   (+91)-9997272281   ♀ Gurgaon

Senior Data Scientist with 10+ years of experience applying ML to pricing, credit-risk, and payments, delivering 50+ production models for Fortune 500 clients across 15 markets | **IIT Kanpur**

SKILLS

Programming Languages: Python, R, SQL, C, Julia	**Cloud Platforms:** Databricks, Azure, GCP
ML Techniques: Regression, Classification	**Data Visualization:** Tableau, R Shiny, Power BI
ML Libraries: Scikit-learn, PyTorch,	**MLOps:** Kedro, Git, Docker

WORK EXPERIENCE

Senior Data Scientist
McKinsey & Company   📅 Nov 2019 – Present   ♀ Gurgaon

- Engineered an end-to-end modeling pipeline using linear mixed-effects models to estimate elasticities across car models and geographies, enabling optimized budget allocation and driving a 7% uplift in sales.

- Developed high-performance data products to derive revenue growth and promotion planning for Fortune 500 clients by integrating econometrics, machine learning techniques, time-series models, and statistics.

- Translated ambiguous business objectives into structured analytical problems and delivered actionable insights that directly influenced product and investment decisions across CPG and automotive clients.

- Worked closely with product managers and engineering teams to embed models into decision workflows, ensuring technical robustness, stakeholder alignment, and successful adoption across global client teams.

- Mentored 10+ junior data scientists; reviewed code, validated models, and standardized pipeline development using Kedro.

Machine Learning Engineer
INDMoney   📅 May 2019 – Oct 2019   ♀ Gurgaon

- Developed a feature-rich dashboard in INDMoney app for relationship managers to visualize AUM under their coverage, understand client risk profiles, and drive personalized outreach using integrated investment insights.

- Collaborated with product and analytics teams to identify data-driven opportunities for feature improvement

Senior Consultant - Data Sciences
EY (Ernst & Young)   📅 Oct 2017 – May 2019   ♀ Dubai & Mumbai

- Built an Expected Credit Loss (ECL) pipeline using logistic regression to estimate TTC PD, LGD, and EAD, improving credit risk forecasts and increasing lending efficiency by 20% through reduced default rates.

- Derived PIT PD from TTC PD by overlaying macroeconomic factors and exposure timelines, enabling period-specific credit loss estimation required under IFRS 9 and improving provisioning accuracy.

- Built a unified pipeline for IFRS 9 stress testing and regulatory reporting by automating scenario generation, model outputs, and disclosures, improving transparency and reducing turnaround time by over 65%.

Data Scientist
MasterCard Advisors   📅 Jan 2016 – Jun 2017   ♀ Gurgaon

- Built machine learning pipelines using Spark and Hadoop to process Mastercard's large-scale transaction data, enabling k-means clustering and decision tree models that drove targeted bank and merchant strategies.

- Improved customer acquisition by identifying high-propensity segments and optimizing targeting across banking partners, resulting in a 10% uplift in engagement and 30% reduction in acquisition cost.

- Co-inventor on eight patent applications, including one granted and active—enabling real-time delivery rerouting based on user bids and location triggers: US20180349851A1.

Business Analyst
Fractal Analytics   📅 Jul 2014 – Dec 2015   ♀ Gurgaon

- Built marketing mix models using linear regression and optimized marketing spend, achieving 8% higher lift.

- Created dashboards and reports in RShiny to visualize portfolio performance and support strategic decision-making.

- Collaborated with client teams to embed model outputs into budget planning workflows and strategic reviews.

EDUCATION

IIT Kanpur   📅 Jul 2010 – May 2014
Bachelor of Technology, Civil Engineering   **CGPA:** 7.1

IIT Kanpur   📅 Jul 2010 – May 2014