

# AJAY NEHRA

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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:** Mixed Models, XGBoost, Regression, Classification, Random Forest, K-means clustering

**ML Libraries:** Scikit-learn, PyTorch, Pandas, NumPy, Statsmodels, Matplotlib, PyMC

**Data Visualization:** Tableau, R Shiny, Power BI

**MLOps:** Kedro, Git, Docker

## WORK EXPERIENCE

Senior Data Scientist

Nov 2019 – Present

**McKinsey & Company**

Gurgaon

- Built a reusable mixed-effects framework for 20+ CPG clients that estimates price, promo, cannibalisation, and seasonality coefficients (100–250 SKUs per client); outputs feed a weekly demand-forecast engine with up to 20% lower error vs. legacy baselines.
- Trained XGBoost uplift models on 40+ promo attributes to predict incremental volume and uncover high-ROI mechanics; insights now drive quarterly promo calendars across 15+ markets.
- Fed coefficient libraries into Pyomo/R nloptr optimisation to recommend price-pack-promo mixes under spend and margin constraints, raising pilot-market sales 5–8 % and improving promo ROI 10–15 %.
- Productionised the stack with Kedro-orchestrated Spark jobs on Azure/GCP, cutting new-geography rollout from months to <4 weeks.
- Mentored 10+ data scientists and codified firm-wide RGM modelling standards—unit-tested pipelines, peer code reviews, and validation checklists.

Machine Learning Engineer

May 2019 – Oct 2019

**INDMoney**

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- 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.

Senior Consultant - Data Sciences

Oct 2017 – May 2019

**EY (Ernst & Young)**

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

Jan 2016 – Jun 2017

**MasterCard Advisors**

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.

Business Analyst

Jul 2014 – Dec 2015

**Fractal Analytics**

Gurgaon

- Built regression-based MMMs to optimize CPG spend; achieved 8

## EDUCATION

**IIT Kanpur**

Jul 2010 – May 2014

Bachelor of Technology, Civil Engineering

**CGPA: 7.1**