AJAY NEHRA

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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
ML Techniques: Mixed Models, XGBoost, Regression, Classification ,Random Forest, K-means clustering
Data Visualization: Tableau, R Shiny, Power BI

Cloud Platforms: Databricks, Azure, GCP
ML Libraries: Scikit-learn, PyTorch, Pandas, NumPy, Statsmodels, Matplotlib, PyMC
MLOps: Kedro, Git, Docker

WORK EXPERIENCE

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

- Architected a price-elasticity pipeline with mixed-effects models for 3 000+ SKUs in 10 countries; Pyomo optimisation re-allocated a \$XX M promo budget, lifting pilot-market sales 7 % and promo ROI 15 %.

- Built an XGBoost promotion-lift model mapping 40+ promo attributes to expected volume; scenario simulator cut forecast error 25% and now guides quarterly calendars across all regions.

- Imputed coefficients for low-volume / new SKUs with Random-Forest ensembles, eliminating 90 % of manual overrides and enabling fully automated optimisation runs.

- Productionised the stack—Kedro-orchestrated Spark jobs on Azure/GCP—so new geographies go live in ≯4 weeks; mentored 10+ data scientists and rolled out firm-wide validation templates.

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.

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
Bachelor of Technology, Civil Engineering

📅 Jul 2010 – May 2014
CGPA: 7.1