

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**

TECHNICAL SKILLS

ML Techniques: Mixed Models, Regression, XGBoost, Classification, Random Forest, K-means Clustering

Programming Languages: Python, R, SQL, Julia, C

MLOps: Kedro, Git, Docker

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

Cloud Platforms: Databricks, Azure, GCP

Visualization: Tableau, R Shiny, Power BI

EXPERIENCE

Senior Data Scientist

Nov 2019 – Present

McKinsey & Company

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- Architected a **hierarchical regression engine** that outputs SKU baselines and price/promo elasticities, improves forecast accuracy by $\approx 20\%$ and drives pricing-and-promo decisions for **20+ CPG clients** across **40+ markets**
- Extended the engine with a kedro-based **Random-Forest** pipeline that imputes coefficients for sparse or new SKUs, delivering 100% assortment coverage and removing $\sim 90\%$ of manual overrides
- *Engineered a Promo Pattern Recognition system:* trained an XGBoost model on 40+ promo attributes to predict lift, deployed trained model to recommend “Best Alternatives” and auto-build promo calendars, raising ROI $\approx 12\%$
- Developed **price-optimisation** pipeline using *scipy.optimize* that leverages price elasticities to generate list-price recommendations within margin, ladder, and competitor constraints, delivering a 3–5% uplift
- Cut rollout time for new clients and markets from months to <4 weeks by scaling Kedro–Spark pipelines on Azure
- **Mentored** 10+ data scientists and defined coding & validation standards to boost delivery speed and quality.

Machine Learning Engineer

May 2019 – Oct 2019

INDMoney

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- Built a dashboard in the INDMoney app for relationship managers to track AUM, assess client risk profiles, and tailor outreach with data-driven investment recommendations—boosting client engagement and conversion.

Senior Consultant - Data Sciences

Oct 2017 – May 2019

EY (Ernst & Young)

Dubai & Mumbai

- Developed **logistic-regression** models to estimate through-the-cycle (TTC) **probability of default** (PD), improving credit-risk segmentation and reducing default rates by 20% across retail and SME portfolios in the GCC
- Engineered an IFRS 9-compliant Expected Credit Loss (ECL) pipeline by deriving point-in-time (PIT) PD from TTC PD and integrating LGD/EAD models to enable multi-stage provisioning and enhance provisioning accuracy
- Built an automated stress testing and reporting framework to generate regulatory disclosures across scenarios, cutting turnaround time by 65% and ensuring compliance across multiple GCC central banks

Data Scientist

Jan 2016 – Jun 2017

MasterCard Advisors

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- Trained decision tree model using *sklearn.tree* on cardholder data to identify purchase patterns and recommend upsell/cross-sell offers based on product affinities, lifting conversion rate by 10–15%
- Built segments using k-means clustering algorithm from *sklearn.cluster* on transaction level data to group cardholders by spend traits, enabling targeted campaigns reducing acquisition cost by 20%.

Business Analyst

Jul 2014 – Dec 2015

Fractal Analytics

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- Built marketing mix models using log-linear regression to optimize CPG spend, delivering an 8% uplift in ROI.

EDUCATION

IIT Kanpur

Jul 2010 – May 2014

Bachelor of Technology, Civil Engineering

CGPA: 7.1