

Prajwal Koirala

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PROFESSIONAL SUMMARY

Data Scientist with 8+ years in the financial sector, specializing in developing and deploying machine learning models, big data analytics, and predictive modeling. Proven expertise in enhancing customer experience and optimizing process through statistical analysis, data visualization, and cross-functional collaboration. Skilled in Python, SQL and various data science tools

PROFESSIONAL EXPERIENCE

Citizens Bank

Principal Data Scientist

Mar 2021 – present | Columbus

- Promoted to Principal Data Scientist in 2 years, showcasing leadership and technical acumen.
- Led the development of award-winning Home Equity origination process, Citizens Fastline, achieving over 85% application origination starting from the portal and reducing application times to under 5 mins (vs 45+ mins) and decreasing median application to approval times by 30 days. Contributions spanned solution design, decisioning engine development, and operational integration guided by analytics and modeling.
- Transformed the Citizens' Automated Property Valuation Model (AVM) into a legal and compliant comprehensive appraisal product, reducing appraisal cost by 77% and providing instant appraisals for 60% applications using machine learning models.
- Employed A/B testing and analytical methods to assess the impact of product enhancements, utilizing statistical rigor to measure effectiveness against key objectives.
- Analyzed application, customer, and property data to identify product improvement opportunities. Collaborated with cross-functional teams to translate findings into actionable product enhancements, enhancing overall customer experience.
- Implemented rigorous testing methodologies to ensure high-quality deliverables and optimal performance of features and enhancements.
- Effectively communicated findings and recommendations to stakeholders through clear and concise reports and presentations, fostering organizational alignment and informed decision-making.

J.P. Morgan Chase & Co.

Customer Experience Insights/Analytics Senior Associate

Feb 2019 – Mar 2021

- Developed predictive classification models (logistic regression, random forest) for customer satisfaction and attrition, offering actionable insights to boost customer experience and drive profitability.
- Conducted over 40 Virtual Roadshows during the COVID-19 pandemic, disseminating customer experience insights to over 1,000 branch leaders, ensuring continuous improvement despite challenging circumstances.
- Analyzed customer and transaction data, incorporating survey insights to identify key drivers of success and satisfaction, leading to top JD Power scores and surpassing customer satisfaction goals.
- **Results:** Chase secured 1st position among US Retail Banks in the 2020 JD Power National Banking Surveys, achieving record-high Overall Customer Satisfaction scores of 85%+ in branches. Record low attrition of 6% annually.

Debit/Credit Card Fraud Risk Strategy Associate

Nov 2016 – Feb 2019

- Crafted robust fraud prevention strategies by analyzing millions of daily debit & credit transactions data, optimizing risk decisions for debit and credit cards, resulting in prevention of over \$20 million in net losses and impacting millions of customers positively

NCI Information Systems

Jun 2015 – Nov 2016

Medicare/Medicaid Fraud, AdvanceMed Statistician II

TECHNICAL SKILLS

Programming Languages/ Databases

Python, R, SAS, SQL

Modeling/ Statistics

A/B Testing, Linear & Logistic Regression, Decision Trees/CHAID, Factor Analysis, PCA, NLP, ANOVA

Tools

Tableau, Microsoft Suite, Bash, Cron

EDUCATION

The State University of New York - Stony Brook University
Master of Applied Mathematics and Statistics

2014

St. Joseph's College
Bachelor of Sociology

2011