

# Prajwal Koirala

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## TECHNICAL SKILLS

**Programming Languages** Python, R, SAS, Bash  
**Modeling/Statistics** A/B Testing, Linear & Logistic Regression, Decision Trees/CHAID, Clustering, NLP, ANOVA  
**Database** SQL(Teradata, Hadoop, PostgreSQL, SQLServer)  
**Tools** Tableau, Cron and Control-M, Microsoft Suite (Excel, Powerpoint, etc.), Data Visualization

## POSITIONS

03/2021 – **Senior Data Scientist, VP Individual Contributor, Home Equity**, Citizens Bank  
02/2019 – 03/2021 **Customer Experience Insights Senior Associate, Consumer Bank**, JP Morgan Chase  
11/2016 – 02/2019 **Debit/Credit Card Fraud Risk Strategy Associate, Consumer Bank**, JP Morgan Chase  
06/2015 – 11/2016 **Statistician II, Medicare/Medicaid Fraud**, AdvanceMed, NCI Information Systems

## EXPERIENCE

- Derived intelligence on customers and their properties using public or proprietary real-estate and credit data & worked with external vendors to make the data available during the application via API calls to originate Home Equity Line of Credit(HELOC) delivering fast, simplified and better Customer Experience. This reduced HELOC origination times by more than half
- Coordinated with cross-functional teams to productionize Automated Property Valuation Model. Monitored the model performance to ensure compliance with Model Governance and Risk Policy. Communicated and discussed the results to ensure continual complaint use of the model
- Analyzed customer and transactions data including survey data (JD Power, Internal) to identify top drivers of success/failure, linking customer perceptions/behaviors to operational data and isolated key events that impacted customers' attrition and satisfaction to understand how customers experiences drive behaviors. Recommended actions to improve customer experience and profitability
- Presented customer experience insights along with tips on how to provide exceptional customer service during the COVID-19 crisis to the entire branch network leadership (1K+ employees) through 40+ Virtual Road shows spread over the course of 2020
- Built logistic regression, decision tree models (random forest, CHAID), basic NLP work to understand and predict customer satisfaction, employee satisfaction and attrition
- Set up first ever Attrition survey, determined important factors impacting attrition and recommended actions to improve overall attrition. This led to various initiatives to improve customer on-boarding, relationship based banking with customer outreach etc.
- Helped Chase achieve highest JD Power Branch Satisfaction score, highest Overall Satisfaction score and top 5 in Overall satisfaction among 23 National Banks in the JD Power Retail Banking Survey
- Helped Chase achieve and beat the goal of 85% overall satisfaction with the Chase Branches
- Examined customer and transactions data to develop proactive plus reactive debit and credit decline/approve strategies for fraud & special events – holidays(Christmas, Black Friday), sporting events(FIFA World Cup), phone launches(Iphone) and disasters(hurricanes, mass shootings)
- Worked with Operations and Risk teams to implement the strategies. Over \$20MM+ in net fraud savings, 30MM+ customers and millions of transactions impacted annually by various strategies
- Applied random sampling and extrapolation methods to determine over-payment owed to the US Federal and State governments by providers to combat fraud in the Medicare and Medicaid in the Midwest. Over \$10MM+ over-payment identified for collections and 100+ fraudulent providers referred for investigation/prosecution

## EDUCATION

2014 **MS Applied Mathematics and Statistics** Stony Brook University, NY  
2011 **BA Sociology** St. Joseph's College, NY