

# Prajwal Koirala

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## PROFESSIONAL SUMMARY

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- Highly motivated and experienced Data Scientist with 8+ years of experience in the financial sector. Proven track record of developing and deploying machine learning models to drive innovation, enhance customer experience, and optimize processes. Demonstrated ability in statistical thinking, data analysis, modeling, and visualization with a proven track record of cross-functional collaboration and project delivery within strict timelines and budgets.

## PROFESSIONAL EXPERIENCE

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### Citizens Bank

#### Principal Data Scientist

Mar 2021 – present | Columbus

- Promoted to Principal Data Scientist in 2 years, showcasing leadership and technical acumen.
- Integral to developing the award-winning Home Equity origination process, Citizens Fastline. Achieved over 80% application origination via the Fastline portal, reducing application time to under 5 minutes 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.
- Led the transformation of Citizens' Automated Property Valuation Model (AVM) into a legal and compliant comprehensive appraisal product, resulting in a 77% reduction in appraisal costs and instantaneous appraisals for 60% of applications, eliminating appraiser wait times. Effectively communicated model outcomes to business stakeholders and extended functionality to generate appraisal documents for customer distribution.
- Employed A/B testing and analytical methods to assess the impact of product enhancements, utilizing statistical rigor to measure effectiveness against key objectives.
- Utilized data analysis of 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 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

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#### Programming Languages/ Databases

Python, R, SAS, SQL (Teradata, Hadoop, PostgreSQL, SQLServer), Tableau, Bash, Cron, Microsoft Suite (Excel, PowerPoint, etc.), Data Visualization

#### Modeling/ Statistics

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

## EDUCATION

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

2014

St. Joseph's College  
Bachelor of Sociology

2011