

Prajwal Koirala

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TECHNICAL SKILLS

Programming Languages

Python, R, SAS

Database

SQL (Teradata, Hadoop, PostgreSQL, SQLServer)

Modeling/ Statistics

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

Tools

Tableau, Bash, Cron and Control-M, Microsoft Suite (Excel, PowerPoint, etc.), Data Visualization

PROFESSIONAL EXPERIENCE

Senior Data Scientist, VP (Individual Contributor)

Mar 2021 – Present

Citizens Bank

- Derived intelligence on customers and their properties using public /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, which 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

J.P. Morgan Chase & Co.

Customer Experience Insights/Analytics Senior Associate

Feb 2019 – Mar 2021

- 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 on text feedback 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

Debit/Credit Card Fraud Risk Strategy Associate

Nov 2016 – Feb 2019

- 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

Medicare/Medicaid Fraud, AdvanceMed Statistician II

Jun 2015 – Nov 2016

NCI Information Systems

- 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

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

2014

St. Joseph's College
Bachelor of Sociology

2011