

# Prajwal Koirala

📍 Columbus, Ohio   ✉ prajwal.koirala@gmail.com   ☎ 631-627-2858   in prajwal-koirala-84878454

## PROFESSIONAL SUMMARY

- Experienced Data Scientist with a proven track record of driving innovation and enhancing customer experiences in the financial sector. Proficient in technical design, advanced modeling, and analytics, with a consistent history of delivering successful projects

## PROFESSIONAL EXPERIENCE

### Citizens Bank

#### Principal Data Scientist

Mar 2023 – present | Columbus

- Spearheaded the development of the Citizens Fastline HE application portal, revolutionizing application processing time (minutes) and closing times (as short as 7 days).
- Strategically influenced business priorities, resulting in an award-winning mobile/online user experience.
- Designed a scalable, user-friendly HELOC origination process and implemented an ETL pipeline for credit, income, and property data, seamlessly integrated with the application portal.
- Orchestrated cross-functional teams, ensuring seamless alignment and on-time project deliveries.

#### Senior Data Scientist

Mar 2021 – Feb 2023

- Optimized Home Equity Line of Credit (HELOC) origination by leveraging public/proprietary real estate, credit, and income data through API calls, resulting in a more than 50% reduction in processing time.
- Led the productionization of the Automated Property Valuation Model, rigorously monitoring compliance with Model Governance and Risk Policy, and translating findings into actionable insights for business stakeholders.

### J.P. Morgan Chase & Co.

#### Customer Experience Insights/Analytics Senior Associate

Feb 2019 – Mar 2021

- Conducted in-depth analysis of customer and transaction data, incorporating survey insights to identify key drivers of success and satisfaction.
- Developed predictive classification models for customer satisfaction and attrition, providing actionable recommendations to enhance customer experience and profitability.
- Delivered customer experience insights and guidance to over 1,000 branch network leaders through 40+ Virtual Roadshows during the challenging COVID-19 period.
- Played a pivotal role in achieving top JD Power scores and exceeding customer satisfaction goals.

#### Debit/Credit Card Fraud Risk Strategy Associate

Nov 2016 – Feb 2019

- Crafted effective fraud prevention strategies for diverse events and scenarios, optimizing debit and credit card risk decisions.
- Collaborated with operations to implement scalable fraud prevention measures, successfully preventing over \$20 million in net losses, impacting millions of customers and transactions.

### NCI Information Systems

Jun 2015 – Nov 2016

#### Medicare/Medicaid Fraud, AdvanceMed Statistician II

## TECHNICAL SKILLS

#### 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

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

2014

St. Joseph's College  
Bachelor of Sociology

2011