Prajwal Koirala

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EXPERIENCE

Citizens Bank – Mar 2021 to Present

Senior Data Scientist, VP Individual Contributor

- Worked in an agile environment to provide strategy driven by analytics to smartly originate Home Equity Loans which aimed to optimize both customer and employee experiences
- Coordinated with cross-functional teams to implement an automated property valuation model, a pivotal initiative to reduce HELOC origination times by more than half
- Work with partners to come up with monitoring and back testing thresholds. Monitored and back tested the automated valuation model to ensure that it is still within acceptable thresholds for use. Communicated the results to partners and senior executives

JPMorgan Chase – Nov 2016 to Mar 2021

Customer Experience Insights/Analytics – Feb 2019 to Mar 2021

- Used internal as well as external data to tackle business problems which includes identifying top drivers of success/failure, linking customer perceptions/behaviors to operational data and identifying key events increasing or decreasing customers' attrition. The goal is to understand how all aspects of customers and their experiences drive behaviors and how that can be utilized to make better decisions and take Chase to #1 in Customer Satisfaction.
- Communicated relatable and consumable insights to the senior executives and cross-functional partners
- Advanced Statistical methods used include Regression Models (OLS/Logistic), Factor Analysis, CHAID/Decision Trees, basic NLP, etc.

Debit/Credit Card Fraud Risk Strategy – Nov 2016 to Feb 2019

- Developed, implemented and communicated optimal fraud prevention strategies as well as customer experience strategies for sporting events, phone launches and disasters (hurricanes, mass shootings) including rules, cutoffs, policies, operational flows, etc. by analyzing and interpreting large amounts of complex transaction and demographics data. Total Impact - $20 MM a year and 30 MM customers

AdvanceMed, NCI Information Systems – June 2015 to Nov 2016

Statistician II

- Utilized Medicare and Medicaid claims data to help local, state and federal law enforcement agencies determine fraud, waste and abuse in Medicare and Medicaid. Used random sampling and statistical extrapolation to determine overpayment owed back to the government along with various other data analysis techniques

SOFTWARE SKILLS

Proficient in R, Python, SQL, SAS –SQL & Macro, Tableau, UNIX – Shell Scripting, MS Suites - Excel, PowerPoint, Jira, Confluence

EDUCATION

MS Applied Mathematics: Statistics, Stony Brook University, Stony Brook, NY **– Dec 2014**

BA Sociology, St. Joseph's College, Patchogue, NY **– May 2011**