

Prajwal Koirala

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

PROFESSIONAL SUMMARY

- 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 data analysis, modeling, and visualization with a proven track record of cross-functional collaboration and project delivery within strict timelines and budgets.

PROFESSIONAL EXPERIENCE

Citizens Bank

Principal Data Scientist

Mar 2023 – present | Columbus

- Led the development of the Citizens Fastline HE application portal, revolutionizing application processing time to 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, resulting in seamless data integration.
- Ensured on-time and within-budget completion of project deliverables by collaborating with cross-functional teams.

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

- Developed predictive classification models for customer satisfaction and attrition, providing actionable recommendations to enhance customer experience and profitability.
- Delivered customer experience insights to over 1,000 branch leaders through 40+ Virtual Roadshows during the COVID-19 pandemic.
- Analyzed customer and transaction data including survey insights to identify key success and satisfaction drivers contributing to achieving top JD Power scores, surpassing customer satisfaction goals.

Debit/Credit Card Fraud Risk Strategy Associate

Nov 2016 – Feb 2019

- Crafted robust fraud prevention strategies, optimizing risk decisions for debit and credit cards, resulting in prevention of over \$20 million in net losses and impacting millions of customers and transactions positively

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

2014

Master of Applied Mathematics and Statistics

St. Joseph's College

2011

Bachelor of Sociology