Prajwal Koirala

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PROFESSIONAL SUMMARY

Analytics leader with 10+ years of experience using data to drive customer-focused and business-critical decisions. Proven track record of leading high-impact initiatives, mentoring talent, and shaping product and business strategy through actionable insights and experimentation. Skilled in Python, SQL, and modern data science tools.

PROFESSIONAL EXPERIENCE

Citizens Bank

Data Analysis Manager   Jan 2025 – present
- Partner with Consumer Banking and Home Equity senior leadership to shape data-informed strategies—helping Citizens become the **#1 Home Equity originator in the U.S. in 2025.**
- Lead a team of 5+ data analyts & scientists to deliver customer-centric strategies through advanced analytics, execution, and ongoing coaching.
- Advance the Home Equity originations vision by delivering actionable insights—via reporting, ad hoc analysis, and predictive models—that inform both short- and long-term product and operational planning.
- Bridge communication between technical teams and business leaders—translating complex analytics into clear narratives that drive strategic decisions across product, operations, and executive teams
- Invest in developing analytics talent—including interns—through hands-on mentorship, project leadership, and technical skill-building.

Principal Data Scientist   Mar 2021 – Dec 2024
- Served as the **strategic analytics lead for Citizens Fastline**, an award-winning digital platform—shaping key design, decisioning, and optimization efforts that were critical to its success:
  - Increased **portal adoption to >95%**
  - Cut application time from 45+ minutes to **under 5 minutes**
  - Reduced median application-to-approval time by 30 days to **less than 8 days**
- Designed and refined performance frameworks through iterative analysis, anomaly detection, and strategic hypothesis testing—enabling A/B experimentation, segmentation, and modeling to optimize customer journeys and operational efficiency.
- Developed the Automated Valuation Model (AVM) framework, enabling instant appraisals for 60%+ of applications and reducing appraisal costs by 77%.
- Acted as a mentor and coach to junior analysts and interns; led intern onboarding, project scoping, and technical development.

J.P. Morgan Chase & Co.

Customer Experience Insights/Analytics Senior Associate   Feb 2019 – Mar 2021
- Developed predictive models (logistic regression, random forest) for customer satisfaction and attrition, driving improvements in customer experience and profitability.
- Delivered 40+ Virtual Roadshows during the pandemic, sharing insights with 1,000+ branch leaders to maintain operational excellence.
- Identified drivers of success and satisfaction, contributing to Chase's record-high JD Power Overall Customer Satisfaction scores and a 6% attrition rate.

Debit/Credit Card Fraud Risk Strategy Associate   Nov 2016 – Feb 2019
- Designed fraud prevention strategies for debit & credit card transactions, reducing net losses by over $20 million annually and impacting 30MM customers positively.

TECHNICAL SKILLS

Programming Languages/ Databases
Python, R, SAS, SQL

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

Tools
Gen AI (Copilot, Gemini, ChatGPT), AWS/S3, Tableau, Microsoft Suite, Bash, Cron

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