Prajwal Koirala

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PROFESSIONAL SUMMARY

Data Analysis Manager with 8+ years in the financial sector, specializing in developing and deploying machine learning models, big data analytics, and predictive modeling. Proven expertise in team leadership, enhancing customer experience and optimizing process through advanced analytics and cross-functional collaboration. Skilled in Python, SQL and various data science tools

PROFESSIONAL EXPERIENCE

Citizens Bank

Data Analysis Manager   Jan 2025 – present
- Promoted to manage a team of three data scientists while continuing to lead advanced analytics initiatives. Mentor and develop team members, enhancing technical skills and driving professional growth.
- Oversee team projects, including development of predictive models and decisioning engines, ensuring timely and high-quality deliverables to support HELOC business.
- Foster collaboration across departments to translate data-driven insights into actionable business strategies.

Principal Data Scientist   Mar 2021 – Dec 2024
- Promoted to Principal Data Scientist in 2 years, showcasing leadership and technical acumen.
- Spearheaded the development of award winning Citizens Fastline platform achieving over 85% application origination starting from the portal and reducing application times to under 5 mins (vs 45+ mins) and decreasing median application to approval times by 30 days. Contributions spanned solution design, decisioning engine development, and operational integration guided by analytics and modeling.
- Led the transformation of the Citizens' Automated Property Valuation Model (AVM) reducing appraisal cost by 77% and delivering instant appraisals for 60% applications.
- Conducted A/B testing and statistical analysis to evaluate product enhancements, driving data-informed decision making.
- Partnered with cross-functional teams to identify improvement opportnuities, enhancing customer experience through actionable insights.
- Communicated findings and recommendations to stakeholders through clear and concise reports and presentations, fostering organizational alignment and informed decision-making.

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

Tools
AWS/S3, Tableau, Microsoft Suite, Bash, Cron

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