

Prajwal Koirala

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PROFESSIONAL SUMMARY

Analytics leader with 10+ years of experience using data to drive customer-focused product strategy and business impact. Proven expertise in experimentation, product metrics, and actionable insights that bridge technical and non-technical teams. Skilled in Python, SQL, and modern data tools, with a track record of optimizing digital experiences and mentoring analytics talent.

PROFESSIONAL EXPERIENCE

Citizens Bank

Data Analysis Manager Jan 2025 – present

- Partnered with Consumer Banking and Home Equity leadership to shape data-driven product strategies, helping Citizens become the **#1 Home Equity originator in the U.S. (2025)**.
- Lead a team of 5+ data scientists delivering customer-centric analytics, experimentations and modeling to inform product features, roadmaps, and sales/operational strategies.
- Drove product vision by reducing **digital application time to <5 minutes and enabling approvals in as little as 7 days** through experimentation, modeling, and targeted actionable insights.
- Mentored and coached analytics talent and interns to strengthen technical and product skills.
- Bridged technical and business teams by translating complex analytics into clear recommendations for product, sales, operations, risk and executive stakeholders.

Principal Data Scientist Mar 2021 – Dec 2024

- Served as the analytics lead for Citizens Fastline, an award-winning digital loan platform.
- Leveraged analytics and experimentation to **drive >95% digital adoption of the platform, reduce application time by 90%, and cut approval time by 30 days**.
- Developed the Automated Property Valuation Model (AVM) framework for property valuation during loan underwriting, **enabling instant valuations for 60%+ of pipeline and reducing appraisal costs by 77%**.
- Used Python, SQL (Redshift), and statistical methods to analyze customer behavior, uncover growth opportunities, and optimize product performance.
- Led experimentation and testing (A/B and multivariate) to refine features, streamline user journeys, and quantify impact on key KPIs.
- Collaborated with PMs, engineers, sales, operations, and executives to translate insights into roadmap decisions, feature prioritization, and success metrics for Home Equity and Consumer Banking products.

J.P. Morgan Chase & Co.

Customer Experience Insights/Analytics Senior Associate Feb 2019 – Mar 2021

- Led analytics and built predictive models for customer experience and digital banking products, driving retention, satisfaction, and service efficiency; contributed to Chase's highest-ever JD Power customer satisfaction scores.
- Delivered 40+ virtual roadshows presenting insights to executives, product managers, and branch leaders, aligning customer data with business goals and product initiatives.

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

- Designed and implemented analytics-driven fraud prevention strategies for debit & credit card transactions, reducing losses by over \$20 million annually and impacting 30MM+ customers.

NCI Information Systems Jun 2015 – Nov 2016

Medicare/Medicaid Fraud, AdvanceMed Statistician II

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