**1.WHY DO YOU WANT TO CHANGE YOUR CURRENT COMPANY?**

HONESTLY SINCE LAST 3 N HALF HERE I AM WORKING IN MY CURRENT COMPANY BUT THE THING IS THAT, HERE I AM DOING THE SAME THING OVER AND OVER & I AM NOT GETTING ANY EXPOSURE TO SHOWCASE MY TALENT. I WOULD SAY “I FELT LIKE I HAD REACHED A POINT WHERE THERE IS NO LONGER GROWING OR LEARNING IN MY ROLE. I TRIED TO CONVINCE TO MY MANAGER TO FIND A BETTER FITTING ROLE IN THE COMPANY BUT THERE IS NO OTHER OPPERTUNITY LEFT . THIS IS WHY I STARTED LOOKING FOR NEW OPPORTUNITIES WHERE I CAN SHOWCASE MY ABILITY & MY EXPERIENCE TO GROW PROFESSIONALLY.

**2.WHAT IS YOUR LONG TERM & SHORT TERM GOAL?**

IN MY SHORTTERM GOAL I WOULD LIKE TO UNDERSTAND AND RESPOND TO THE USER QUERIES AS ACCURATELY & QUICKLY. MY LONG TERM GOAL TO IMPROVE MY LANGUAGE UNDERSTANDING & DECISION MAKING CAPABILITIES.

**3.WHAT ARE YOUR HOBBIES**

I WOULD LIKE TO SPEND TIME WITH MY FAMILY & EVEN I LOVE TO VISIT SPIRITUAL PLACES AS I BELIEVE IN GOD.ALSO I HAVE INTREST ON WORLD AFFAIRS ,HOW COUNTRY MANTAINING RELATIONSHIP WITH OTHER COUNTRY.I LOVE TO PLAY BAD MINTON & CRICKET.

**4.WHAT IS YOUR STRENGTH?**

I DO NOT LEAVE ANY WORK IN THE MIDDLE. SOMEHOW , I MANAGE TO FIND A WAYOUT FROM THAT SITUATION. ALSO WHEN I GET A CHANCE, I ALWAYS TRY UPDATE MYSELF WITH NEW SKILLS & TECHNIQUES.

**5.WHAT IS WEEKNESS?**

I FEEL UNCOMFORTABLE, WHEN I AM NOT ABLE TO DELIVER OR COMPLETE MY TASK WITH A GIVEN STIPULATED TIME. & I DO NOT LIKE TO SUBMIT MY REPORT OR WORK UNTILL & UNLESS I AM NOT SATISFIED.

**6.HOW YOU SEE YOURSELF AFTER 5 YEARS?**

AFTER 5 YEAR SI WANT TO SEE MYSELF MORE MATURED, EXPERIENCED,KNOWLEDGE & RESPONSIBLE PERSON & I WANT TO DEVELOP DECISION TAKING ABILITY IN ME, SO THAT I COULD GROW MYSELF AS WELL AS COMPANY'S GROWTH WILL BE POSSIBLE.

**7.WHY DO YOU WANT TO RELOCATE?**

FOR BETTER CARRER OPPORTUNITY & FOR MY CAREER GROWTH AND IF IT REQUIRES RELOCATING, I WOULD DEFINITELY CONSIDER IT.

**8.SALARY EXPECTIONS?**

MY SALARY EXPECTIONS ARE 12 LAKHS

BEFORE COMING TO THIS INTERVIEW , ACTUALTY I DID A RESEARCH WHAT IS THE AVG SALARY FOR THIS POSITION IN THIS INDUSTRY & I FOUND THAT THE AVG SALARY IS BETWEEN 10 TO 12 LAKHS. SO 11LAKHS WOULD BE FINE FOR ME.

**9.WHY SHOULD WE HIRE YOU?**

I AM A SELF-MOTIVATED AND VERY OPEN-MINDED PERSON WHO CAN LEARN VERY FAST. LOOKING AT THE JOB DESCRIPTION AND MY EXPERIENCE IN THE FIELD OF DATA ANALYST, I AM CONFIDENT THAT I AM VERY MUCH SUITABLE FOR THIS ROLE. I ALSO BELIEVE THAT MY VALUES ARE ALIGNED WITH THIS COMPANY’S VALUES. I THINK THIS POSITION WILL SUPPORT MY INTEREST AND ALSO GIVE ME INTERESTING AND EXCITING OPPORTUNITIES TO CONTRIBUTE TO THE GROWTH OF THIS ORGANIZATION.

**10.HOW YOU DEAL WITH CRITISM?**

IF IT IS A CONSTRUCTIVE CRITICISM, I AM ALWAYS OPEN TO IT AND I WILL WORK ON CORRECTING MYSELF AND LEARN FROM MY MISTAKES. THIS WOULD HELP ME GROW AND MOVE FORWARD. IF THE FEEDBACK IS NEGATIVE, THEN I AM MATURE ENOUGH TO IGNORE THE FEEDBACK AND CONTINUE WORKING ON DOING MY JOB TO THE BEST OF MY CAPABILITIES.

**11.TELL ME ABOUT A TIME WHEN YOU WERE NOT SATISFIED WITH YOUR PERFORMANCE?**

WHEN I INITIALLY JOINED MY JOB RIGHT AFTER COLLEGE, THERE WAS A POINT WHERE I WAS CONSTANTLY BECOMING DEPENDENT ON THE TEAM MEMBERS TO GET WORK DONE. I DID NOT LIKE THIS AS I WANTED TO CARRY OUT MY RESPONSIBILITIES IN AN INDEPENDENT MANNER ALONG WITH WORKING IN A TEAM.

**12.HOW DID YOU HANDLE DISAGREEMENTS WITH YOUR MANAGER?**

THIS REMINDS ME OF AN INSTANCE WHERE I AND MY MANAGER HAD A DISAGREEMENT ON WHY A CERTAIN FEATURE HAS TO BE INCLUDED IN THE DATASET AND HE WAS AGAINST IT. WE HAD LOTS OF DISCUSSIONS REGARDING THE PROS AND CONS OF THAT FEATURE. DURING THIS, I EXPLAINED HIM WHY ADDING THAT FEATURE WOULD BE THE BEST THING TO DO AND GAVE HIM VARIOUS SCENARIOS AND GOOD REASONS WHY THAT FEATURE WOULD BE A GREAT IDEA. MY MANAGER WAS CONVINCED AS HE FELT THE REASONS WERE GOOD ENOUGH AND WE GOT HIS GREEN SIGNAL TO WORK ON IT.

**CUSTOMER RETENTION:**

1.BY MANAGING CUSTOMER ENGAGEMENT & CREATE OPPORTUNITY FOR UPSELLING & CROSS SELLING.WE MADE THE COMMUNICATION THROUGH MSG OR E-MAIL FOR PROVIDING DIFFERENT PORTFOLIO.

2.FINDING OUT THE LOYAL CUSTOMER , IT MAY BE 10 PERCENT OF THE TOTAL CUSTOMER BASE. WE HAVE TO MAKE DIFFERENT STATEGY FOR THEM.

3.WE MUST FOCUS ON THE STRONG FEEDBACK & RECOMMENDATION RECEIVED FROM THE CUSTOMER. BASED ON THAT WE SHOULD WORK ON THOSE POINTS TO IMPOROVE OURSELF.BECAUSE WHEN WE ARE ASKING CUSTOMER ABOUT FEEDBACK , SOMEHOW WE ARE ALSO INVOLVING THEM INTO OUR BUSINESS.

4. THE RULE OF BUSINESS THAT, THE CUSTOMER MUST THINK THAT THE CUSTOMER GETTING MORE FROM THE MONEY HE HAS PAID FOR. CUSTOMER MUST FEEL THAT BY BUYING THE PRODUCT OR USING THE SERVICE IS A VICTORY FOR THEM.

5. WE MUST WORK ON R&D AS WELL THAT WHAT CUSTOMER NEEDS, WHAT THEY DESIRES & WHAT ARE THEIR PROBLEMS.

**HOW TO SELL DIFF PORTFOLIO:**

1.1ST OF ALL WE HAVE TO CONSIDER THE BUYING BEHAVIOUR OF THE CUSTOMER BASED ON THEIR SPENDING.

2.2ND LY , BASED ON THEIR INCOME, MDI, TDI WE GO FOR DIFFERENT LOAN PORTFOLIO.

3. IF THE CUSTOMER HAS GROWN UP CHILDREEN , WE CAN OFFER THEM FOR EDUCATIONAL LOAN FOR HIGHER STUDY.

4.IF THE CUSTOMER IS STAYING IN A RENTED HOUSE , WE CAN OFFER THEM FOR A HOME LOAN THROUGH VARIOUS CHANNEL LIKE MSG OR E-MAIL.

5.IF THE CUSTOMER IS UNMARRIED WE CAN OFFER THEM FOR 2 WHEELER LOAR & IF MARRIED & NOS OF MEMBER OF THE FAMILE IS MORE THAN 2 THEN WE CAN GO FOR CAR LOAN.

6.BASED ON THEIR ACCOUNT STATEMENT WE CAN ALSO GO FOR FD.

IF WE MANAGE TO SELL DIFFERENT PORTFOLIO TO A INDIVIDUAL CUSTOMER THEN CHANCES SWITCHING TO OTHER SERVICE PROVIDER WILL BE LESS. WE CAN ABLE TO REDUCE OUR CHURN RATE.

**CREDIT CARD RISK ANALYST DASHBOARD:**

**THE MAJOR FIELD IN OUR ANALYSIS ARE:**

1.CUSTOMER CATEGORY -WHERATHER THE CUSTOMER IS A EXISTING CUSTOMER OR ATTRITED CUSTOMER

2.AGE

3.MARITIAL STATUS

4.EDUCATION

5.INCOME BAND

6.CARD CATEGORY- WHERATHER IT IS SILVER CARD OR GOLD CARD OR IT IS A PLATINUM CARD

7. RELOVER AMOUNT- HOW MUCH AMOUNT A CUSTOMER OWE TO THE BANK BY EACH MONTH

8. UTILIZATION FACTOR-

9.MONTHS ON BOOK- HOW MUCH TIME A CUSTOMER IS ASSOCIATED WITH THE BANK

10.DELIQUENCY BUCKET

11.CITY

**CONSIDERING THE ABOVE FIELD WE MAKE THE KPIS LIKE (AVG REVOLVING CREDIT, AGE, MONTHS ON BOOK,CARD UTILIZATION)**

1.ATTRITED CUSTOMER VS EXISTING CUSTOMER BASE

2.MALE TO FEMALE BASE

3.MARITIAL STATUS

4.AVERAGE REVOLVING CREDIT AMONT W.R.T ATTRITED CUSTOMER & EXISTING CUSTOMER

5.CREDIT UTILIZATION WRT ATTRITED CUSTOMER & EXISTING CUSTOMER

6.LIMIT VS SPENDING

7.FILTER-EDUCATIONAL LEVEL & INCOME

8.CARD CATEGORY DISTRIBUTION

9.DELIQUENCY BUCKET WISE CUSTOMER BASE

10.GOOD LOAN ACCOUNT & ASSOCIATED AMOUNT

11.BAD LOAN ACCOUNT & ASSOCIATED AMOUNT

12.BCR

13.COUNT OF CUSTOMER BASED ON INCOME.

Basically we collect the different loan file from different sources. After that we clean the file & analyze the data & build a model.

We also do the risk segmentation considering the payment behaviour of the customer. For do the analysis we mostly use

**Pd-probability of default:**

The chances of getting default like how many chances are there the borrower will fail to repay their loans.

Its calculated based on credit score & past payment behabiour & late payment

**Exposure at default:**

How much total exposure that lender is having in given point of time.

**Lgd loss given default:**

Is a actual value of the total loss that an bank has to suffer if the borrower fails to meet their obligation.

Loan amount=10 lakhs

Paid=2 lakhs

But unable to pay the rest 8 lakhs

Then ead will be=8 lakhs

Suppose bank has coletteral of 5 lakhs then total loss will be=8-5=3 lakhs

Lgd would be =3/8 & suppose pd=1

Expected loss would be =pd\*ead\*lgd

**Ifrs9**:international finance reporting standard & its comes in to effect on 2018

Here the bank has to adapt one ecl (expected credit loss) model to measure the credit loss or a asset loss.

**What is revolving credit loans:**

Revolving credit loans or lines in credit card, the cardholder is given a credit limit, which is the maximum amount that they can borrow at any given time. The cardholder can use the card to make purchases or withdraw cash up to the credit limit. As they pay off the balance, the credit becomes available to use again, hence the name "revolving."

**Loan-to-value (LTV) ratio:** The ratio of the loan amount to the value of the collateral used to secure the loan. A higher LTV ratio can indicate that a borrower has less equity in the collateral and is therefore more likely to default on the loan.

**What is write off?**

In banking, a write-off is when a bank or financial institution removes an account or debt from its books as a loss. This happens when a borrower has become delinquent on their payments and is unlikely to repay the debt. The account is considered uncollectable and is removed from the bank's assets.

**Can you give an example of a time when you had to solve a difficult problem at work? How did you approach it?**

Challenges Interms of technicality comes when we have to do a lot of manual changes which I have streamlined using macros by which we saved a lot of man hours & avoided human error .Category of transcation was not clearly tagged the in the transaction data so we have go & ask to the stake holder which eatss extratime that is challenge.& ofcourse dead was also a challenge too.

**Tell me about a situation where you had to work with a difficult team member. How did you handle it?**

Everyone has their way of work so we have to adopt based on the situation.

**Describe a time when you had to make a difficult decision at work. How did you go about making that decision?**

Honestly I didn’t had to take difficult decision. But whenever I stuck in decision making , I always make sure that this must be client best intersts & create value.

**Can you give an example of a time when you had to manage a project with tight deadlines? How did you ensure that the project was completed on time?**

We split the work among the team members so that no one person had to take a lot of burden. If in case of any delay we informed to the stake holder with giving a proper valid reason. Obviously stake holder want more from us

1. Tell me about a time when you had to adapt to a change in the workplace. How did you adjust?

**Tell me about a time when you had to adapt to a change in the workplace. How did you adjust?**

As I started my analytics carrer here It has been a supporting organisation for me .I learned a lot from here

**Q.WHY, ARE YOU LOOKING FOR CHANGES?**

I have gained enough knowledge from my current organisation but now I feel that growth is limited here and I want to be subject matter expert in this field so I want to make this transition to stay on the path of progress and ofcourse financial growth.

**Challenges faced:**

**When the merge rate goes down (below 30 percent)**

* **when there is MISSING INFORMATION**

1. WHEN MULTIPLE SOURCE FILES ARE TO BE MAPPED AND SOURCE FILE’S INFORMATION IS NOT IN STRUCTURED FORM. SO THIS OUTPUTS IN MANY TO MANY RELATIONSHIP VALUES AND IMPACT IN DUPLICATE RECORDS SO BEFORE DESIGNING THE DATA MODEL WE CHECK FOR DUPLICACY

* UNAVAILABILITY OF DATA DICTIONARY

**AD-HOC REQUESTS**

**EXAMPLE**

Performance report of any portfolio (lets say HOME LOAN ) in the past few quarters/ years.

* How many accounts (good/bad)
* Roll rate/cured rate

Deepdive into certain situations and get insights where reason is not clear

EXAMPLE: lot of good customers were getting delinquent and we were given to analyse the situation . to find the reason.

Outcome :- the delinquent customers had one thing in common they belonged to a certain pincode/area where there has been some decrease in valuation of property due to govt policies(red zone area). So they were not willing to pay their EMI.

ad hoc reports can show how an event influences sales/revenue at a particular point in time or over a specific timeframe.

**How to connect to SQL server:-**

LIBNAME mydblib ODBC DSN=mydsn; PROC IMPORT DATAFILE= "path/to/excelfile.xlsx" DBMS=EXCEL OUT= mylib.excel\_data REPLACE; RUN;

**How to Handle Pressure:-**

It is important to maintain stress in the office I personally do it by

1.priotize my work

2.i do my work in a organised manner

3.i communicate with my colleague if I stuck somewhere.

4.& I try to maintain balance between my personal & professional life.

KPI related to Credit Card Perfirmance:-

* Charge off Rate:-the percentage of credit card balances that are written off as uncollectable.
* Delinquency rate:-the percentage of credit card holders who are behind on their payment
* Credit utilization ratio: the ratio of credit card balances to credit limits.
* Average revenue per account: the average amount of revenue generated per credit card
* Accounts
* Customer retention rate: the percentage of credit card holders who continue to use the card over time.
* Acquisition cost: the cost of acquiring a new credit card customer
* Net profit margin: the net profit as a percentage of revenue for the credit card business.

**How bank generate revenue from credit card:-**

1. Interest charges: Banks charge interest on the outstanding balance of credit card accounts. This is the main source of revenue for banks issuing credit cards.
2. Annual fees: Some credit cards come with an annual fee, which is a charge that cardholders must pay every year to maintain the account.
3. Transaction fees: Banks may charge merchants a fee for accepting credit card payments, known as the merchant discount fee. These fees are typically a percentage of the transaction amount.
4. Balance transfer fees: Banks may charge a fee for balance transfers, which is a service that allows cardholders to transfer the balance on one or more credit cards to a single card.
5. Cash advance fees: Banks may charge a fee for cash advances, which is a service that allows cardholders to withdraw cash from their credit card account.
6. Penalty fees: Banks may charge penalty fees for late payments, exceeding credit limits, or other actions that violate the terms of the credit card agreement.
7. Bonus and rewards: Banks also make money by offering rewards and bonuses to cardholders for using the credit Cards

**what are the cost to the bank in credit card?**

1. Interchange fees: Banks pay these fees to the card networks (such as Visa or Mastercard) for each transaction processed on their credit cards.
2. Fraud losses: Banks are responsible for covering any fraudulent charges made on their credit cards.
3. Charge-offs: Banks may write off unpaid credit card balances as a loss if the borrower is unable to pay.
4. Marketing and advertising expenses: Banks spend money on advertising their credit card products to attract new customers.
5. Costs associated with maintaining and servicing the account: Banks spend money on customer service, account maintenance, and other operational costs associated with credit card accounts.
6. Credit risk: Banks may have to set aside reserves to cover the potential losses from customers defaulting on their credit card balances.
7. Compliance and regulatory cost: Banks need to comply with laws and regulations for credit card, which can add additional costs.

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Upselling statergy:-

Upselling is a strategy used by banks to increase revenue by encouraging existing credit card customers to upgrade to a higher-tier card or add additional products or services to their account. Here are a few upselling strategies that banks may use for credit cards:

1. Offer rewards and incentives: Banks can offer customers more rewards, such as cash back or travel points, for upgrading to a higher-tier card or for spending a certain amount on their card.
2. Provide exclusive access to benefits: Banks can offer exclusive access to benefits such as concierge service, rental car insurance, and travel accident insurance for customers who upgrade to a higher-tier card.
3. Introduce new features: Banks can introduce new features such as contactless payments, mobile payments, and virtual card numbers for customers who upgrade to a higher-tier card.
4. Offer balance transfer promotions: Banks can offer customers a promotional rate on balance transfers when they upgrade to a higher-tier card, which may encourage them to transfer high-interest credit card balances to the new card.
5. Cross-selling other products: Banks can offer customers discounts or promotions on other financial products such as loans, mortgages, or savings accounts when they upgrade to a higher-tier card.
6. Personalized offers: Banks can use data analytics to understand the spending habits and needs of their customers, and then offer personalized offers that are most likely to appeal to them.
7. Follow-up with customers: Banks can follow-up with customers who have not used their credit card in a while, or who have a low credit limit, to offer them an upgrade or other incentives to get them to use the card more frequently.

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Cross selling Startegy:-

Cross-selling is a strategy used by banks to increase revenue by encouraging existing customers to purchase additional financial products or services. Here are a few cross-selling strategies that banks may use:

1. Bundle products and services: Banks can offer customers a package deal that includes multiple products or services, such as a checking account, savings account, and credit card, which may be more appealing to customers than purchasing each product separately.
2. Use data analytics: Banks can use data analytics to understand the spending habits, financial needs, and demographics of their customers, and then recommend financial products or services that are most likely to appeal to them.
3. Partner with other companies: Banks can partner with other companies such as retailers, airlines, or hotels to offer customers exclusive discounts and promotions when they use their bank account or credit card.
4. Leverage digital channels: Banks can use digital channels such as online banking, mobile banking, and social media to cross-sell products and services to customers.
5. Offer tailored products and services: Banks can offer tailored products and services such as student loans, mortgages, or retirement accounts to customers based on their needs and goals.
6. Offer loyalty programs: Banks can offer loyalty programs that rewards customers for using multiple products and services, such as cash back or travel points.
7. Follow-up with customers: Banks can follow-up with customers who have recently made large deposits or have high account balances, to recommend other financial products or services that may be beneficial to them.
8. Up-selling: Banks can also use the strategy of upselling by offering premium or exclusive products or services to customers who are already using their basic products.

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Revolver & transector:

Maintaining a balance of revolver and transactor customers is important for banks because these two types of customers have different credit behaviors and revenue potentials. Here are a few strategies that banks can use to maintain a balance of revolver and transactor customers for credit cards:

1. Targeted marketing: Banks can use targeted marketing campaigns to attract customers who are more likely to be transactors or revolvers. For example, they can offer cash back or rewards for everyday purchases to attract transactor customers, or offer a low introductory rate and a higher credit limit to attract revolver customers.
2. Credit limit management: Banks can manage credit limits to maintain a balance of revolver and transactor customers. They can offer lower credit limits to transactor customers to encourage them to pay off their balance each month, while offering higher credit limits to revolver customers to encourage them to carry a balance.
3. Pricing strategy: Banks can use different pricing strategies for transactor and revolver customers. For example, they can charge a higher interest rate for revolvers to compensate for the higher risk of default, while offering a lower rate for transactors.
4. Credit education: Banks can educate customers about the benefits of being a transactor or a revolver and how to use credit responsibly. They can provide financial education resources to help customers manage their credit and make informed decisions.
5. Data analysis: Banks can use data analytics to identify patterns in customer spending and credit behavior, and then use this information to segment customers into transactor and revolver groups.
6. Follow-up with customers: Banks can follow-up with customers who have a high balance or have missed a payment to offer assistance and encourage them to pay off their balance.
7. Cross-selling and upselling: Banks can use cross-selling and upselling strategies to offer additional products and services to transactor and revolver customers, such as balance transfer offers or personal loans.

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Revolver Customer:-

Revolver customers are important for banks because they generate a significant amount of interest income through the payment of finance charges on outstanding balances. Here are a few reasons why revolver customers are important for banks:

1. Revenue generation: Revolver customers generate a significant amount of interest income for banks through the payment of finance charges on outstanding balances. This can contribute to the overall profitability of the bank.
2. Credit risk management: Revolver customers, by definition, tend to carry a balance on their credit card, which means they are more likely to default on their payments. Banks can mitigate this risk by setting aside reserves or by charging higher interest rates to revolver customers.
3. Customer retention: Revolver customers tend to have a longer customer lifespan than transactor customers, which means they are more likely to remain customers for a longer period of time and generate more revenue for the bank over time.
4. Cross-selling opportunities: Revolver customers may be more likely to take out loans or other credit products, which can provide cross-selling opportunities for the bank.
5. Credit portfolio diversification: By having a mix of revolver and transactor customers, banks can diversify their credit portfolio and reduce their overall risk.
6. Data Analysis: Revolver customers generate more data for banks to analyze, which can help them to understand customer behavior and preferences, and to develop better products and services.
7. Relationship Building: Banks can build deeper relationships with revolver customers by helping them to manage their credit and by offering them additional financial products and services.

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Transactor vs Revolver:-

Both transactor and revolver customers are important for banks because they each bring unique revenue opportunities and risk management benefits. Here are a few reasons why both transactor and revolver customers are important for banks:

1. Revenue Generation: Transactor customers generate revenue through transaction fees, while revolver customers generate revenue through interest charges on outstanding balances. Having a mix of both types of customers can help banks to diversify their revenue streams.
2. Credit risk management: Transactor customers are less likely to default on their payments because they typically pay off their balance in full each month, while revolver customers are more likely to default because they carry a balance. Banks can mitigate risk by setting aside reserves or by charging higher interest rates to revolver customers.
3. Customer retention: Transactor customers tend to have shorter customer lifetimes than revolver customers, but they may be more likely to upgrade to higher-tier cards or to take out loans or other credit products, which can provide cross-selling opportunities for the bank.
4. Credit portfolio diversification: By having a mix of transactor and revolver customers, banks can diversify their credit portfolio and reduce their overall risk.
5. Data Analysis: Both transactor and revolver customers generate data for banks to analyze, which can help them to understand customer behavior and preferences, and to develop better products and services.
6. Relationship Building: Banks can build deeper relationships with both transactor and revolver customers by helping them to manage their credit, by offering them additional financial products and services, and by providing them with financial education resources.
7. Targeted marketing: Banks can use targeted marketing campaigns to attract customers who are more likely to be transactors or revolvers. This allows banks to reach their most profitable customer groups.

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Logistic regression is a type of statistical model used in machine learning to predict a binary outcome (i.e. a outcome with only two possible values, such as yes or no, true or false) based on one or more input features. The model is similar to linear regression, but instead of predicting a numeric value, it predicts the probability of the outcome being one of the two possible values.

The logistic regression model uses a logistic function (also known as the sigmoid function) to map the input features to a probability between 0 and 1. The logistic function is an S-shaped curve that ranges from 0 to 1. The model then uses a threshold value (typically 0.5) to decide whether the outcome is one or the other.

Logistic regression is a simple yet powerful model that can be used for a wide range of binary classification problems, such as predicting whether an email is spam or not, whether a customer will default on a loan or not, and whether a patient has a disease or not, among others. It is also easy to interpret, and the model coefficients can be used to understand the relationship between the input features and the outcome.

There are several ways to determine which variables to include in a logistic regression model:

1. Domain knowledge: If you have domain knowledge of the problem, you can use that to select the most relevant variables to include in the model. For example, if you are building a model to predict credit risk, you might include variables such as income, credit score, and employment history.
2. Correlation analysis: Correlation analysis can be used to identify variables that are highly correlated with the outcome variable. Variables with a high correlation are likely to be important predictors in the model.
3. Feature selection methods: There are several feature selection methods that can be used to automatically select the most important variables. Some examples include:
   * Recursive Feature Elimination (RFE)
   * SelectFromModel
   * Lasso and Ridge regularization
4. Data exploration: Exploring the data can give you insight into the relationships between the variables and the outcome variable. For example, you can create scatter plots, histograms, or box plots to visualize the distribution of the data and identify any patterns or outliers.
5. Backward and Forward selection: This method is used to add or remove variables from the model based on their statistical significance. Backward selection starts with all the variables and removes the least significant variable until all remaining variables are significant. Forward selection starts with no variable and adds the most significant variable until all variables are included.

It's also important to keep in mind that you should use a combination of multiple methods to select variables, and also consider the complexity of the model, as too many variables could make the model overfit the data.

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**NEGATIVE FEEDBACK:-**

**I will definitely listen to the feedback carefully & try to understand the perspective of the person. If it is not clear to me & I ll ask for clarification for better understanding. I ll definitely take some time to process & communicate him/her with my plans for improvement.**

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**how to know which variable to consider for building logistic regression model ?**

1.Correlation analysis can be used to identify variables that are highly correlated with the outcome variable. Variables with a high correlation are likely to be important predictors in the model.

2.Exploring the data can give you insight into the relationships between the variables and the outcome variable. For example, you can create scatter plots, histograms, or box plots to visualize the distribution of the data and identify any patterns or outliers.

**3.** Feature selection methods: There are several feature selection methods that can be used to automatically select the most important variables. Some examples include

* Recursive Feature Elimination (RFE)
* SelectFromModel
* Lasso and Ridge regularization

4. If you have domain knowledge of the problem, you can use that to select the most relevant variables to include in the model. For example, if you are building a model to predict credit risk, you might include variables such as income, credit score, and employment history.

1. Power Query: Use Power Query to automate the process of loading and transforming data from various sources.
2. Power BI Desktop: Use Power BI Desktop to create reports and dashboards, then schedule them to refresh automatically on a set schedule.
3. Power Automate: Use Power Automate (formerly Microsoft Flow) to automate tasks such as data refresh, sending email alerts, and more.
4. API: Use the Power BI REST API to programmatically manage and automate Power BI content, such as creating reports, dashboards, and datasets.
5. Power BI Dataflow: Use Power BI Dataflow to automate data preparation process, which lets you create reusable, sharable data models for your organization.
6. Power BI Embedded: Use Power BI Embedded to embed interactive reports and dashboards in applications and websites, and automate the process of building and deploying these embedded visuals.

**FEDEX:-**

**FedEx Corporation**, formerly **Federal Express Corporation** and later **FDX Corporation**, is an American [multinational](https://en.wikipedia.org/wiki/Multinational_corporation) Company focused on [transportation](https://en.wikipedia.org/wiki/Package_delivery), [e-commerce](https://en.wikipedia.org/wiki/E-commerce) and [business services](https://en.wikipedia.org/wiki/Service_(economics)) based in [Memphis, Tennessee](https://en.wikipedia.org/wiki/Memphis,_Tennessee).[[5]](https://en.wikipedia.org/wiki/FedEx#cite_note-5)[[6]](https://en.wikipedia.org/wiki/FedEx#cite_note-6) . FedEx today is best known for its air delivery service, [FedEx Express](https://en.wikipedia.org/wiki/FedEx_Express), which was one of the first major shipping companies to offer overnight delivery as a flagship service. FedEx is also [one of the top contractors of the US government](https://en.wikipedia.org/wiki/Top_100_Contractors_of_the_U.S._federal_government) and assists in the transport of some [United States Postal Service](https://en.wikipedia.org/wiki/United_States_Postal_Service) packages through their Air Cargo Network contract.[[7]](https://en.wikipedia.org/wiki/FedEx#cite_note-7)

FedEx's prominence in both the United States and marketing slogans (most famously *"when it absolutely positively has to be there overnight"*). FedEx's air shipping services have made its main hub (aka the "Superhub") at [Memphis International Airport](https://en.wikipedia.org/wiki/Memphis_International_Airport) the busiest cargo airport in the world by 2020.

[Business services](https://en.wikipedia.org/wiki/Business_services)

[Express delivery](https://en.wikipedia.org/wiki/Express_mail)

[Freight transportation](https://en.wikipedia.org/wiki/Freight_transportation)

[Logistics services](https://en.wikipedia.org/wiki/Logistics)

Founded 1971

1. for text-based data, such as full-text search.

View:-

View is virtual table , it give you a result of set of stored querry.it is of two types

1 in read only view & another one is updated view.

Uses:-

Restrict the data access.

Make complex querry easy

Provide data independence

Present different view on the same data.

Create view view1 as

Select \* from table;

Create or replace view view1 as

Select \* from table;

Index:-

Cluster index: it rearranges the data in the table in cluster index manner & a table can have only one cluster index but the cluster index can have multiple columns

No-cluster index:- it keep the data in one place & index in another place with a address of the row. While we filter anything it check the record in index & serch the data in the table by the row address

Syntax:-create cluster index name

On table\_name(column);

CREATE TRIGGER trigger\_name

AFTER/BEFORE INSERT/UPDATE/DELETE ON table\_name

FOR EACH ROW

BEGIN

-- trigger logic, which can include SQL statements

END;

CREATE TRIGGER T2

BEFORE DELETE ON PRABHU

BY EACH ROW

BEGIN

INSERT INTO MILU VALUES(:OLD.NAME,:OLD.SALARY);

END;

A stored procedure in SQL is a pre-compiled set of SQL statements that are stored in a database and can be executed as a single unit. Stored procedures provide several benefits, including:

Input parameter, action & output parameter.

In summary, the **MLOGIC** option displays information about the macro execution process, the **MPRINT** option displays the SAS code that is generated and executed, and the **SYMBOLGEN** option displays the values of resolved macro variables. The options can be set separately or in combination, and are useful for debugging and understanding the behavior of SAS macros.

in general, merging data in SAS using the **DATA** step can be faster than joining data in PROC SQL for simple and small data sets. This is because the **DATA** step is a direct and procedural language that can be optimized by SAS to execute efficiently.

However, for larger and more complex data sets, PROC SQL can be faster than merging data in SAS, especially when the join conditions are optimized and indexing is used. PROC SQL uses a set-based approach for data manipulation, which is optimized for large data sets and can take advantage of indexes and other performance-enhancing features.

Here's the process to connect to another SQL Server database and retrieve data in real-time using T-SQL in Microsoft SQL Server:

1. Create a linked server: You can use the **sp\_addlinkedserver** stored procedure to create a linked server that references the other SQL Server database. The following is an example of how to create a linked server named "RemoteServer" that references a database named "RemoteDB" on a server named "SQLRemote":

sqlCopy code

EXEC sp\_addlinkedserver 'RemoteServer', 'SQL Server', 'SQLRemote', 'RemoteDB'

1. Create a login mapping: To use the linked server, you'll need to map a login from your local SQL Server to the remote SQL Server. You can use the **sp\_addlinkedsrvlogin** stored procedure to create the login mapping. The following is an example of how to map the current user login to the linked server:

sqlCopy code

EXEC sp\_addlinkedsrvlogin 'RemoteServer', 'false', NULL, '<RemoteDBUserName>', '<RemoteDBPassword>'

* Replace **<RemoteDBUserName>** and **<RemoteDBPassword>** with the appropriate values for the remote SQL Server user account.

1. Retrieve data: Once the linked server is set up and the login mapping is created, you can use T-SQL to retrieve data from the remote database in real-time. The following is an example of how to retrieve data from a table named "Customers" in the remote database:

cssCopy code

SELECT \* FROM [RemoteServer].[RemoteDB].[dbo].[Customers]

Note: You can replace **SELECT \*** with any valid T-SQL query that retrieves the data you want from the remote database.

Top of Form

Regenerate response



EXEC sp\_addlinkedserver 'RemoteServer', 'SQL Server', 'SQLRemote', 'RemoteDB'

EXEC sp\_addlinkedsrvlogin 'RemoteServer', 'false', NULL, '<RemoteDBUserName>', '<RemoteDBPassword>'

SELECT \*

FROM [RemoteServer].[RemoteDB].[dbo].[Customers]

Bottom of Form

Program Data Vector (PDV) is a virtual area in SAS memory where data is processed during the execution of a SAS program. It is a step-by-step process that SAS uses to read, process, and write data.

The Program Data Vector contains two main components:

1. Input Buffer: This is where SAS reads in the data from a data source (such as a file or a database) and stores it temporarily.
2. Output Buffer: This is where SAS writes the processed data to an output file or a dataset

Data normalization is a process in SQL that aims to organize and structure data in a relational database in a way that reduces data redundancy and improves data integrity. The goal of normalization is to minimize data duplication and ensure that data is stored in a logical and consistent manner.

There are several levels of data normalization, known as normal forms, each with a different set of rules for organizing and structuring data. The most commonly used normal forms are:

1. First Normal Form (1NF): Ensures that each column in a table contains only atomic values (i.e., indivisible values that cannot be further decomposed).
2. Second Normal Form (2NF): Builds on 1NF and requires that each non-key column in a table depends on the entire primary key.
3. Third Normal Form (3NF): Builds on 2NF and requires that there are no transitive dependencies between non-key columns.
4. Boyce-Codd Normal Form (BCNF): An extension of 3NF that requires that every non-trivial functional dependency in the data must have a superkey as its determinant.

By normalizing data in a relational database, you can ensure that the data is organized in a way that reduces the risk of data inconsistencies and duplicates. Normalization also makes it easier to update and maintain the data over time.

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Power BI:-

My workspace:-

1)Dash board

2)Reports

3)Workbook

4) Datasets

If create visuals in datasets it will take you to report preparation. After saving it , it will show in the reports.

After that, if we want to edit we can edit-reading view. Then pin to dash board. It will shows the graphs in the dashboard.We can share to by clicking in the share button then E-mail id. We can also refresh the data by giving the gateway.If we don’t want to do by gateway , we can do it by schedule refresh option.

In this scenario, it is recommended to use a SAS PROC SQL join instead of a SAS data step merge. When joining two tables, a PROC SQL join is more efficient and faster when one of the tables has a much smaller number of records compared to the other table. In this case, since one table has 20 records and the other has 20 million records, a PROC SQL join will be faster and more efficient than a data step merge.

The reason for this is that PROC SQL uses an index-based approach for joining tables, which is efficient when one of the tables is small and can be fully loaded into memory. In contrast, a data step merge requires reading both tables into memory and performing the merge, which can be slow and resource-intensive when one of the tables is very large.

So, in this scenario, you can use a PROC SQL join to efficiently and quickly join the two tables. Here's an example of how you could do this:

sqlCopy code

proc sql; create table joined\_table as select \* from large\_table inner join small\_table on large\_table.key\_variable = small\_table.key\_variable; quit;

Top of Form

Regenerate response



Bottom of Form

Tableau:-

Live – We can able to get the real time data & if anything chages made in the source data its got reflected.Automatically refreshed.

Extract- We take the snapshot of the data. To refresh we have to right click on the dataset name then extract then refresh.

Sorting:- in Book

Column sorting-sort values by

Value sorting-mobile network

Hirarchy:-Category -sub category-product name

To create drag & drop the sub-category in to hierarchy & give a name to the hierarchy.Same way like for product also. We can drill down by clicking in the + sign.

Discrete data-bule colour-we get different pills for each value.

Continuous data-green colour.

We can create continuous data for date by clicking in the drop down & find out the option.

Sorting:-

Quick sort-clicking on the tower showing can sort the graphs.

Button click in the ribbon-we can sort there also.

Sort by tool bar-click on the Sum(sales) then click in the tool bar-click ascending or click descending.

Sorting on pill-click on the aggregate value drop down list-it will give the dialog box showing ascending & descending.-here other field can be sorted like profit wise.

Sorting by marks card-we take the sum(sales) to colour.it will give you’re the colour.then we can sort by colour wise.

Grouping-

Grouping by headers

a)Suppose 5 category field are there like A,B,C,D,E. we want to group A & B and compare with all other-

Way select A,B from the chart -right click then group then it will show A&B.

b) we can select the two field in the chart & select market group in the tool bar.

When create a group it will automatically show in the dimension field.

c)select the dimension field & create group option- select the different values to group.

Measure name & measure values show in the dimension & measure field respectively. We get able to see total sales, profit ,count etc.

\*suppose we want to show sales,profit & shipping cost in in chart the select order date in column. Then dimension namess in filter wrt to

sales,profit & shipping cost then take the measures values in the row.Then colours the dimension names

in filter Discrete will give you the exact value which we want to filter but in continuous , it will give you the range of values to filter.

\*parameter with filter:-1st sort the data by sales wrt category. Then drag & drop category into filter . then create parameter.

After that give name to that parameter & give min & max value of condition(like upto top 10). Then a parameter will be created like scroll or a number from 1 to 10.

parameter with set:-1st sort the data by sales wrt category. Then right clk on category crete set . then create parameter.

After that give name to that parameter & top n & then okay

Set name – my set

Parameter -top n

.Then right click on parameter control. It will show the parameter.& my set will be in colour part. That thing will be highlighted.

Sets are nothing but custom field that are the subset of data which is created based on some conditions.

\*Combine Field: if we want to see category – sub category wise top two product:-

We can first select category & sub category by right click. Then go for combine field option. Put the value in rows & sales values in text.then descending.

We can also take sales in colour option.

\* Title & caption formatiing can be done. Title show above.& caption editing can be done by clicling on the worksheet ribbon.

\*work file can be shared to excel ,power point, ms access ,image & twbx file.

\*we can export the chart in to table in excel by clicking worksheet then export to excel cross tab.excel file will be created.we can also export image to power point in clicking worksheet ribbon & paste it in pp.

\*we can create a folder -1st I nedd to group by folder Then create folder in the lower part of dimension table the named it location-put state,country & City there.

Data blending-take 2 table from different data sources & then edit replationship. If column name are different go for custom joining.after joining take state data from primary table then sales in columns. It will give the record wrt state available in primary table. Like wise secondary table.

If we add both the table in the row, it will give the record of all state from primary & only the common part of secondary wrt to primary.so that we can compare.

In data blending if I need to show the office sell & coffee sell wrt to state. Then we have to show state in row & both the measures in columns,but it will all state of primary table & only common part of secondary table. We can show total i.e. office + coffee sell by using calculated field

That zn(sum(office sell))+sum(tablename[coffee sell]) (note add zn those who has null value)

Shelf Filter: general,wildcard,condition,topn

Date filter- range,starting date,end date,special(null)

Summary level & record level filter

Data source filter-applicable to all sheets

Format-back ground,pane, header- sheet ,rows,columns

Table related calculation & data base related calculation.

Based on the output if we do the calculation then it is table related calculation.

Conditional formatting:-

Index & index<=10, last function.

How to find top 5 & bottom 5- then index <=5 or last<=5

Rank(), rank\_dense

If then else end

Double click on dimension & double click on measures will display text values.

Drop lines.

Scarter chart- 2-4 measures in both row & column & category field in details.

Word maps- country which has high sales.

Reference line-more than avg sale or below average sales.

Bubble chart-circle represent the dimension & size represent the measures

Funnel chart-sales in different segments.

Water fall-1st column-category col-profit then descending-gantt chart then sum(profit) in size then colours

Donut chart-sales vs category-pie chart-zero axis-two times zero axis in row level-remove all details of 2nd pie-size -dual axis-change the hole colour.

AVG(0.0) IN ROWS -DUMMY ZERO AXIS

Sales:2016 & 2017 data

YTD sales:- {fixed : sum(if year([order\_date])={max(year([order\_date]))} then [sales] end}

LYTC sales:- {fixed : sum(if year([order\_date])={max(year([order\_date]))} then [sales] end}

YOY in %:- (YTD sales- LYTD sales)/ LYTD sales

UP symbol-if YOY in %>0 then ‘up’ else ‘down’ end.

Put all these in details.then insert in

Then take the measures in

Equi join and non-equi join are two types of SQL joins that combine records from two or more tables in a relational database.

An equi join is a type of inner join that retrieves rows from one table where the values of a specified column match the values of the same column in another table. The join is called equi because it is based on the equality of values in the specified columns. The equi join is performed using the "ON" keyword and the "=" operator to specify the join condition.

SELECT \*

FROM Orders

JOIN Customers

ON Orders.CustomerID = Customers.CustomerID;

In this example, the equi join combines all the rows from the "Orders" table with the matching rows from the "Customers" table where the values of the "CustomerID" column are equal.

A non-equi join, on the other hand, is a type of inner join that retrieves rows from one table where the values of a specified column meet some condition other than equality. A non-equi join uses a comparison operator other than "=" to specify the join condition.

SELECT \*

FROM Orders

JOIN Customers

ON Orders.OrderDate > Customers.Birthdate;

Data normalization is the process of organizing data in a database to reduce redundancy and improve data integrity. The main goal of normalization is to ensure that data is stored in a consistent and organized manner, minimizing the chances of data inconsistencies and anomalies.

In SQL, normalization is achieved through the use of various normalization forms, each with its own set of rules for organizing data. The most commonly used normalization forms are First Normal Form (1NF), Second Normal Form (2NF), Third Normal Form (3NF), and so on.

1.In Proc sql joining its optimized through dynamic memory allocation i.e is works like allocating memory as the query runs & releases when it is no longer required. Where as in base sas merging , the whole dataset to be fit in the memory before any merge operation.

2.querry writing

3. index based joining.

In summary, **PROC MEANS** is used for computing summary statistics, while **PROC REPORT** is used for creating custom reports that display the data in a table format.

1. Risk segmentation: Developing risk profiles of different customer segments based on factors such as credit utilization, payment behavior, credit score, and demographic information.

Credit line management is a critical aspect of credit risk management that involves developing strategies for managing credit lines based on customer risk profiles and credit utilization patterns. Here's an example of how this could be done:

Let's assume that you are working for a bank that offers credit cards to its customers. Your task is to develop a credit line management strategy that optimizes the bank's profitability while minimizing the risk of default. Here are the steps you could take:

1. Collect data: The first step is to collect data on the bank's credit card customers. This could include data on credit scores, payment history, credit utilization, income, and other relevant variables.
2. Segment customers: Using clustering or classification techniques, segment customers into different risk profiles based on their credit scores, payment history, and credit utilization. For example, you could segment customers into low, medium, and high-risk profiles.
3. Analyze credit utilization: Analyze the credit utilization patterns of each customer segment to identify trends and patterns. For example, you might find that customers in the high-risk segment have a higher credit utilization ratio than customers in the low-risk segment.
4. Set credit limits: Based on the risk profiles and credit utilization patterns, set appropriate credit limits for each customer segment. For example, you might set a lower credit limit for high-risk customers to minimize the risk of default.
5. Monitor credit utilization: Monitor the credit utilization patterns of each customer segment to ensure that they are staying within their credit limits. If a customer's credit utilization exceeds their credit limit, consider reducing their credit limit or increasing their interest rate to mitigate the risk of default.
6. Refine strategy: Monitor the performance of the credit line management strategy and refine it as necessary to ensure that it is optimizing profitability while minimizing risk.

Overall, credit line management requires a data-driven approach that balances the bank's profitability goals with the risk of default. By segmenting customers based on risk profiles and credit utilization patterns and setting appropriate credit limits, banks can manage credit risk effectively while providing customers with the credit they need to achieve their financial goals.

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The ideal credit utilization for a credit card is generally considered to be below 30% of the available credit limit. Credit utilization is the percentage of the available credit that a borrower is currently using, and it is one of the key factors that affect credit scores.

Credit bureaus and lenders consider a lower credit utilization to be better because it indicates that a borrower is not relying too heavily on credit and is managing their debts responsibly. A higher credit utilization, on the other hand, suggests that a borrower may be overextended and may be at risk of default.

1. Customer retention: Developing strategies for retaining existing customers by identifying their needs and preferences and providing personalized services and offers.

Developing targeted marketing campaigns and promotions that increase card usage and drive customer engagement requires a data-driven approach. Here are the steps you could take to develop a marketing strategy based on customer data and insights:

1. Collect customer data: The first step is to collect customer data, including demographic information, transaction history, customer behavior, and preferences. This data can be obtained from customer surveys, purchase history, social media activity, and other sources.
2. Analyze customer data: Analyze the customer data to identify patterns and trends. This analysis can include segmentation by age, gender, location, spending habits, and other factors. You can use statistical methods, such as regression analysis or clustering, to identify relationships between variables.
3. Define target audience: Based on the analysis, define your target audience for the marketing campaign. This can include identifying customers who are most likely to respond to a particular promotion or offer, such as customers who have previously made similar purchases.
4. Develop marketing message: Develop a marketing message that resonates with the target audience. This message should be tailored to the customer's preferences and behavior, and it should communicate the benefits of the promotion or offer in a compelling way.
5. Choose marketing channels: Choose the appropriate marketing channels to reach the target audience. This can include email marketing, social media, paid search, and other channels. You may also consider using personalized marketing, such as retargeting ads or push notifications.
6. Launch campaign: Launch the marketing campaign and track its performance. Monitor the response rate, conversion rate, and other metrics to assess the effectiveness of the campaign. Adjust the campaign as necessary based on the results.

Overall, developing a targeted marketing strategy based on customer data and insights requires a deep understanding of customer behavior and preferences. By leveraging customer data to develop targeted promotions and campaigns, you can increase customer engagement and drive card usage, ultimately leading to increased revenue for your business.

Top of Form

Regen

Bottom of Form

Global macro variables can be defined anywhere in the SAS program and can be accessed from any part of the program, whereas local macro variables are defined within macros and can only be accessed within that macro. It's important to keep in mind the scope of macro variables when using them in SAS programs.

import teradata

# Create a connection to the Teradata server

udaExec = teradata.UdaExec(appName="test", version="1.0", logConsole=False)

session = udaExec.connect(method="odbc", system="your\_server\_name", username="your\_username", password="your\_password")

# Execute a query on the Teradata server

query = "SELECT \* FROM your\_database.your\_table"

data = session.execute(query)

# Fetch the results of the query

results = data.fetchall()

# Print the results

for row in results:

print(row)