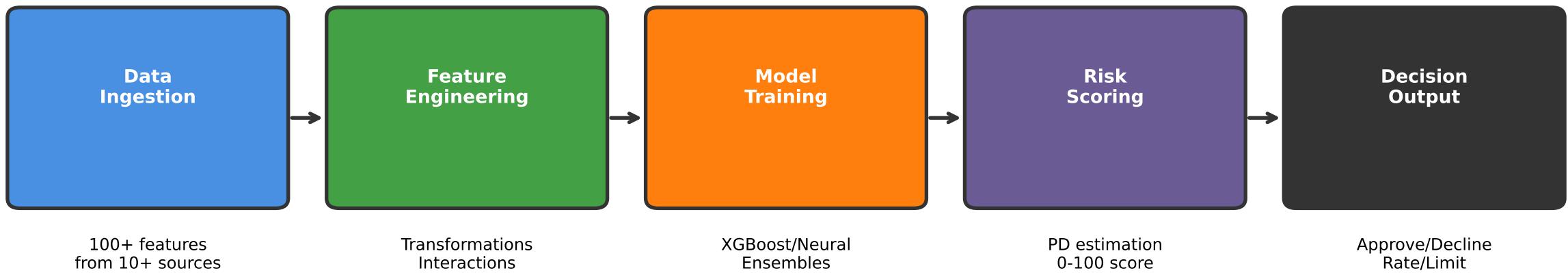


# ML Credit Scoring Pipeline



## Model Components

<b>Algorithms:</b>	Gradient Boosting, Random Forest, Neural Networks, Logistic Regression
<b>Validation:</b>	K-fold CV, Out-of-time testing, Stability analysis
<b>Explainability:</b>	SHAP values, Feature importance, Adverse action reasons
<b>Monitoring:</b>	PSI drift detection, Performance tracking, Bias testing