# ML COMPLIANCE & GOVERNANCE SUITE

Bajaj Finance Ltd. | IT Compliance Unit

Report Generated: 28 February 2026, 01:34

Classification: CONFIDENTIAL | For Internal Use Only

| Module | Status | Key Finding |
|---|---|---|
| Bias Detection | **FAIL** | Disparate Impact: 0.717 |
| PII Scanner | **FAIL** | 4 PII issues found |
| CIA Monitor | **PASS** | 0 integrity issues |
| Risk Registry | **INFO** | 4 Critical models |
| AOP Tracker | **INFO** | Completion: 33.3% |

## 1. BIAS DETECTION REPORT

**Overall Status:** FAIL | Overall Approval Rate: 61.5% | Disparate Impact Ratio: 0.717

| Gender | Approval Rate | Status |
|---|---|---|
| Female | 47.1% | RISK |
| Male | 65.6% | OK |

■ [HIGH] Gender Bias: Disparate Impact Ratio: 0.717 (Threshold: 0.80) | Regulation: RBI Digital Lending Guidelines 2022

## 2. PII SCANNER REPORT

**Status:** FAIL | Total Records: 1000 | PII Issues: 4 | Critical: 1

| PII Type | Column | Records | Severity | Action |
|---|---|---|---|---|
| Aadhar Number | aadhar_number | 1000 | CRITICAL | Mask or remove immediately |
| PAN Number | pan_number | 1000 | HIGH | Encrypt or tokenize |
| Contact Number | contact_number | 1000 | MEDIUM | Hash or pseudonymize |
| Invalid PAN Format | pan_number | 986 | LOW | Validate and clean data |

## 3. CIA TRIAD MONITOR

**Integrity Status:** PASS | Checked At: 2026-02-28 01:34:23

| File | Status | Size (KB) | Hash (Preview) |
|------|--------|-----------|----------------|
| data/loan_data.csv | INTACT | 78.7 | 35d56451d793f02e... |
| data/model_registry.csv | INTACT | 0.83 | 2c0ee3da89353549... |
| data/aop_data.csv | INTACT | 0.79 | 2633cc21b715e217... |
| data/regulatory_mapping.csv | INTACT | 0.79 | b1e2265d16cf71fd... |

## 4. RISK REGISTRY

Total Models: 5 | Critical: 4 | High: 0 | Overdue Audits: 5

| Model | Department | Score | Rating | Next Audit | Days Left |
|-------|-----------|-------|--------|-----------|-----------|
| Loan Approval Model v2 | Retail Lending | 100 | CRITICAL | 2025-04-01 | -333 |
| Fraud Detection Model v3 | Risk Management | 95 | CRITICAL | 2025-05-15 | -289 |
| Credit Score Model v1 | Credit Risk | 100 | CRITICAL | 2025-06-01 | -272 |
| Customer Churn Model v2 | Marketing | 35 | LOW | 2025-07-10 | -233 |
| EMI Default Predictor v1 | Collections | 100 | CRITICAL | 2025-03-15 | -350 |

## 5. AOP TRACKER

Total Reviews: 6 | Completed: 2 | In Progress: 1 | Completion Rate: 33.3%

| Review ID | Model | Type | Status | Severity | Findings |
|-----------|-------|------|--------|----------|----------|
| REV001 | Loan Approval Model v2 | Bias Audit | Completed | High | 2 |
| REV002 | Loan Approval Model v2 | Security Audit | Completed | Medium | 1 |
| REV003 | Fraud Detection Model v3 | Full Compliance Revi | In Progress | nan | 0 |
| REV004 | Credit Score Model v1 | PII Audit | Planned | nan | 0 |
| REV005 | Customer Churn Model v2 | Bias Audit | Planned | nan | 0 |
| REV006 | EMI Default Predictor v1 | CIA Controls Review | Planned | nan | 0 |