Details about the Developer

Developer Name :

Details about the Models

Model Name :
Overview :
The CLD model is developed as an account level score and scores all the ECM consumer accounts. It is developed using on-us ECM information (daily and cycle-end), batch bureau (monthly) and Bureau trigger (daily) information. The use of daily data in the model development allows the score to adjust according to the changes observed at a daily level and hence capturing the accounts with an early sign of financial distress. The model development went through four major stages: Performance Definition: The model uses performance definition of 'Bucket 3+ at the end of 18 months'. This definition has been obtained on the basis of a business analysis conducted with a terminal window of 24 months. A greater emphasis has been made on

Reasons for using the Model

keeping the false positive rate lower given that Credit Line Decrease is a negative action to a customer. The business analysis is also supported by statistical analysis on the choice of target variable definition. In addition, forbearance, re-age and settlements in 18 months has been classified as bads. To minimize overlap between Good/Bad characteristics, 'indeterminate has been assigned in the model development. Accounts with Bucket 2 at the end of performance window has been tagged as 'indeterminate' as accounts have higher false positive rate (~50%), but belongs to a negative segment.

AUC-ROC Curve