

## (NO REPLY) MSDS REF/DEF Research proposal Feedback

1 message

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Mon, Oct 6, 2025 at 11:38 AM

Hi Learner,

Please find the feedback for the submission below:

**First Marker:**

Aim & Objectives	Background	Problem Statement	Methodology	Expected outcomes (Significance and Scope)	Required resources	Plan of work	References	Presentation and quality of report
<p>Include objective measures for evaluating explanation quality beyond just generating SHAP and LIME outputs. Research suggests that explanation stability and consistency across similar cases should be assessed. Specify comparison with existing industry practices or traditional credit scoring methods to demonstrate the value proposition of the proposed approach. Given that credit datasets typically have class imbalance issues, consider adding an objective about handling this challenge, possibly through techniques like SMOTE or cost-sensitive learning.</p>	<p>Reference specific examples of financial institutions implementing XAI in credit scoring, such as banks using SHAP values for loan decision explanations or implementing fairness audits. Acknowledge that different stakeholders (borrowers, lenders, regulators) may have different fairness preferences and explanation needs.</p>	<p>References are cited in the '(Author et al., year)' format, and the same should be the prefix to the corresponding article in the reference section. Add references to recent work on large language models in credit scoring, hybrid interpretable models, and differential privacy in fair ML. Acknowledge the temporal aspects of the LendingClub dataset (2007-2018) and discuss how findings may generalize to current credit markets. Include discussion of potential dataset biases.</p>	<p>Do you feel, enumeration like "7.1.1.1.1. Assessment Strategy" is better way of representation? The methodology is comprehensive, but could benefit from clearer definitions of experimental procedures and evaluation protocols. For instance, specify the exact cross-validation strategy (e.g., 5-fold stratified CV), train/test splits, and random seed settings to ensure reproducibility. Additionally, detailing the software libraries and versions (e.g., XGBoost 1.5.0, SHAP 0.41) and hardware environment (e.g., GPU vs. CPU, memory) will help future researchers replicate the results.</p>	<p>Include concrete examples or anticipated metrics (e.g., percentage improvement in user satisfaction surveys, reduction in disparate impact ratios) to quantify the expected impact on transparency and fairness. This will reinforce the section's claims with measurable targets. Clarify dataset limitations and generalizability for example, noting that limited demographic attributes may constrain intersectional bias analysis. Additionally, specify evaluation protocols, such as cross-validation folds, performance fairness trade-off criteria (e.g., Pareto efficiency), and computational resource considerations for XAI methods, to ensure reproducibility and transparently set methodological boundaries.</p>	<p>The requirements section lists essential tools but should specify version ranges and dependency management practices. For example, define the exact library versions (e.g., scikit-learn 1.2.0, XGBoost 1.7.4, SHAP 0.42, LIME 0.2.0.1, AIF360 0.4.0, DiCE 0.7.0) and include a requirements.txt or environment.yml file to ensure reproducibility. Additionally, mention any necessary system packages (e.g., libomp for XGBoost) and Python interpreter details to avoid compatibility issues. For data management, outline how sensitive attributes and personal data will be handled securely, including anonymization procedures, storage encryption, and compliance with</p>	<p>I don't understand what the project planner referring to. Where is the literature survey task and its time allotment etc</p>	<p>References are cited in the '(Author et al., year)' format, and the same should be the prefix to the corresponding article in the reference section. References are very few, provide the latest references as well.</p>	<p>It looks good, but there is more room for clarity and improvement in technical details.</p>

									data protection regulations.

**Second Marker:**

Aim & Objectives	Background	Problem Statement	Methodology	Expected outcomes (Significance and Scope)	Required resources	Plan of work	References	Presentation and quality of report
The aim and objectives are well-defined, aligned with the topic, and capable of achieving the goal.	It contains a systematic review using multiple research papers. The literature review must contain papers published in the last 3 years and it should be done in a systematic, year-wise manner.	The problem statement is clearly articulated and effectively highlights the real-world issue being addressed	Research Methodology section is well explained. Flowchart is very much depicted about the whole process in the research methodology section.	The Expected Outcomes section is missing and should be included to clearly define the goals of the proposed research. While some anticipated results are mentioned in the Significance and Scope section, they are insufficient. The outcomes must be explicitly stated.	In terms of the required resources, hardware resources are easily available. All the software resources required are open source.	Planning of the work is very well designed. It shows the execution in phase manner. Excellent planning and evaluation of the requirements for the successful delivery of the project.	Author cited correctly. It used recent research. There are full, accurate, and professional citations	The presentation quality is good, but it should be focused on some new innovations.

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We encourage you to reflect on this feedback, discuss it with your Supervisor, and take necessary actions to strengthen your next submission. For any queries, please reach out to [studentsupport@upgrad.com](mailto:studentsupport@upgrad.com).

Best regards,  
Program Coordinator  
Team upGrad