Job Type

Full Time
Visa Sponsorship

Not Available
Remote Policy

In office - WFH flexibility
Location

Bengaluru
Relocation

Allowed
Skills

Python

Machine Learning

SQL

Underwriting

Risk Analysis

Fraud

Statistical Modeling

Credit Analysis

Balanced Scorecards

Statistical Analysis

About the job

About Credit Saison:

Neo-Lending Conglomerate here to enable India's credit growth story, Credit Saison India, emboldened by our Global MNC parent, is here to accelerate India's credit growth story: by building a Technology-Led Neo-Lending Conglomerate. Across our verticals, we offer bespoke solutions to meet the various
credit needs of Individuals, SMEs, FinTechs, and NBFCs. Credit Saison India (“CS India”), having been founded in 2018, operates under the registered name Kisetsu Saison Finance India Private Limited as an MNC subsidiary of its parent company – Credit SaisonCo. Ltd in Japan. Across our various business verticals like Wholesale Financing, Co-origination Financing, Consumer Financing, and SME Financing we look towards reaching resilient Assets Under Management (“AUM”) of US1bn in record time. More about us on https://www.creditsaison.in

Basic Qualifications

● Masters or Bachelors degree in, Statistics, Economics, Machine Learning, Operations

Research, Computer Science or other quantitative fields. (If M.S. degree, a minimum of

1+ years of industry experience required and if Bachelor's degree, a minimum of 2+ years

of industry experience required)

● Proficiency in SQL and other analytical tools/scripting languages such as Python or R

● Deep understanding of statistical concepts including descriptive analysis, experimental

design and measurement, Bayesian statistics, confidence intervals, Probability

distributions

● Should have an understanding of defining and Testing of Hypothesis, statistical measure

of central tendency, Population and sample, sampling Techniques, Correlation and its

measures and CL theorem

● Proficiency with statistical and data mining techniques including generalized linear

model/regression, logistic regression, random forest, boosting, trees,dimensionality

reduction algorithms

● Proficiency with machine learning techniques such as clustering, decision tree learning,

naive Bayes

● Able to deal well with uncertainty and unstructured problems to be solved

● Should have an experience working with structured and unstructured data with applied

Data science/Machine learning techniques

● Define experiments based on the model to understand and thus enhance the model

● Experience in retail lending is a plus

Key Responsibilities

● Develop end to end Credit Risk scorecards ranging from applications to behaviour to collections scorecard using techniques such as linear model/regression, logistic regression, random forest, boosting/bagging trees, dimensionality reduction algorithms

● Optimize models' outcomes to help business and drive growth

● Analyze, interpret and present outcome/results to stakeholders; Set up model monitoring and understand the reasons of model expectations vs actual outcome

● Own and deliver multiple and complex analytic projects. This would require an understanding of business context, conversion of business problems in modeling, and implementing such solutions to create business value