Hello everyone, I am akshay sharma

I am working on a project for twoDotSeven, its a FinTech which provides financial technical advices to its clients.

It is a revolutionary credit decisioning platform that is changing the way companies manage their working capital. we combine the power of technology and analytics with financing.

Our function specific solutions are:

Grow sales sustainably

Credit policy, block and release orders, Customer segmentation

Improve collection efficiency

Payment Discounts, Collection Prioritisation, Collection Tasks, Payment reminders

Maintain optimal inventory

Inventory Forecasting, Procurement Reminders

Empower credit control

Real-time Monitoring, Analyse Performance, Cross Team Collaboration, Decisioning Assistance

In this project we worked on the problem of optimizing credit card limits through data analysis and machine learning. This can give an insight into customer creditworthiness, enabling informed decisions, which reduces default risks, and also enhances risk management and profitability for banks.

we tackle this problem by providing a comprehensive solution which combines data analysis and machine learning to revolutionize credit card limit determination for banks. Through in-depth analysis of customer segments and creditworthiness factors, our predictive model enables accurate and personalized credit limit estimations. This empowers banks to make informed decisions, setting appropriate credit limits tailored to each customer's financial capacity and minimizing default risks. By utilizing our data-driven approach, banks can enhance risk management, target marketing efforts, and boost profitability, ensuring a successful and sustainable financial future. This can help in transforming credit card limit setting and can provide the potential of data-driven banking!

my implemented strategies are:

Data collection and processing, Exploratory Data Analysis, Correlation between numerical variables, Feature Engineering and Machine Learning algorithms for limit prediction.

We analyse credit card limit factors to gain valuable customer insights, empowering banks to make informed decisions and minimize default risks. Leveraging cutting-edge machine learning, our predictive models estimate personalized credit limits, revolutionizing risk management and boosting profitability. Join us on this data-driven journey to transform the future of credit card limits and enhance your financial institution's success!