

Tata iQ AI Transformation Consultant Program

Data Analytics

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1. Program Introduction

1.1 Overview

This job simulation on the Forage platform replicates real-world work as an **AI Transformation Consultant** at **Tata iQ**, the Tata Group's advanced analytics division. The program focuses on:

- **AI-powered financial risk management**
- **Ethical AI adoption** in banking services
- **Cross-functional collaboration** with business leaders

1.2 Key Objectives

- Develop **delinquency prediction models** using GenAI.
- Design **customer intervention strategies** for Geldium Finance.
- Ensure **explainable and bias-free AI solutions**.

2. Program Scenario Details

2.1 Your Role

Title: AI Transformation Consultant

Team: Financial Services Data & AI Strategy

Supervisor: Charithra (Senior Manager)

Responsibilities:

- Analyze customer data to identify delinquency risk factors.
- Build predictive models using **traditional ML + GenAI**.

- Create executive presentations for Geldium’s leadership.

2.2 Project Context

Client: Geldium Finance (Digital Lending Specialist)

Problem: Rising credit card delinquency rates (30+ day late payments).

Current Challenges:

- Manual risk assessment → Slow response times.
- Historical trend-based approaches → Low accuracy.
- Lack of personalized interventions.

2.3 Project Deliverables

Task	Outcome
Exploratory Data Analysis (EDA)	Cleaned dataset + risk factor identification
Predictive Model Development	AI model with delinquency probability scores
Intervention Strategy Framework	Tiered action plan for high-risk customers
Executive Presentation	PowerPoint for Geldium’s Head of Collections

3. Stakeholder Map

Internal Team (Tata iQ):

- **You (Sandeep):** Lead data analysis & modeling.
- **Charithra:** Provides strategic direction and client alignment.
- **AI Specialists:** Support model deployment.

Client Team (Geldium):

- **Head of Collections:** Primary decision-maker for intervention strategies.
 - **Risk Management Team:** Ensures regulatory compliance.
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4. Tools & Technologies

- **Data Analysis:** Python (Pandas, Scikit-learn), SQL
 - **AI/ML:** Logistic Regression, Random Forest, GenAI (ChatGPT/Copilot)
 - **Visualization:** Power BI, Matplotlib/Seaborn
 - **Ethical AI:** IBM Fairness 360, SHAP values
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5. Key Success Metrics

- **Model Accuracy:** >85% recall for high-risk customers.
 - **Business Impact:** 20% reduction in 60-day delinquency rates.
 - **Ethical Compliance:** Zero bias across gender/age groups.
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Appendices

Appendix A: Sample Dataset Fields

Appendix B: Tata iQ AI Governance Guidelines