

Deposit Propensity Prediction



Background – A Regional Bank in OK and TX

- Founded in 1900
- >350,000 customers
- 75 locations in OK and TX
- Asset Size: \$16 billion
- Cross functional Teams: Marketing, Retail Banking
- Objective: Cross-sell deposit products to mortgage customers as many of them do not have any deposit products with us. They have submitted a lot of data to us for mortgage application. I used machine learning models to mine this data and identify customers with high deposit propensity.

Details

- Data Source: Mortgage Application Data in SQL Server, Snowflake
- Skills Involved:
 - Extracting Data: T-SQL, Snowflake SQL
 - Manipulating Data and Modeling: Python
 - Machine Learning Models: GBM, Random Forest, Light GBM, Grid Search, Hyperparameter Tuning
 - Output: Snowflake SQL, Power BI

Data Mining Process

