Model Card for Vehicle Credit Assessment Model

Model Details

Overview

The model is meant to be used to generate additional credit default probability score to be used along with manual credit application assessment. It is also meant to generate a ranked list to be followed by Post Asset verification agents to optimise their house visit sequences.

Version

name: Version 1.0
date: 2021-12-07

Owners

Group 7, group7@google.com

Considerations

Intended Users

- Credit underwriting officers
- Post Asset Verification agents

Use Cases

- Credit default probability evaluation; rank order sequencing for Post Asset Verification agents

Ethical Considerations

- Risk: The model takes private information of the user and outputs a default risk, which is also a private information. Hence, the users of the model must be made to sign an NDA. Further, there is a possibility that the credit risk output probability might add bias to the human underwriter's own assessment, thus backfiring the intended use. Mitigation Strategy: None

Datasets

Training Dataset
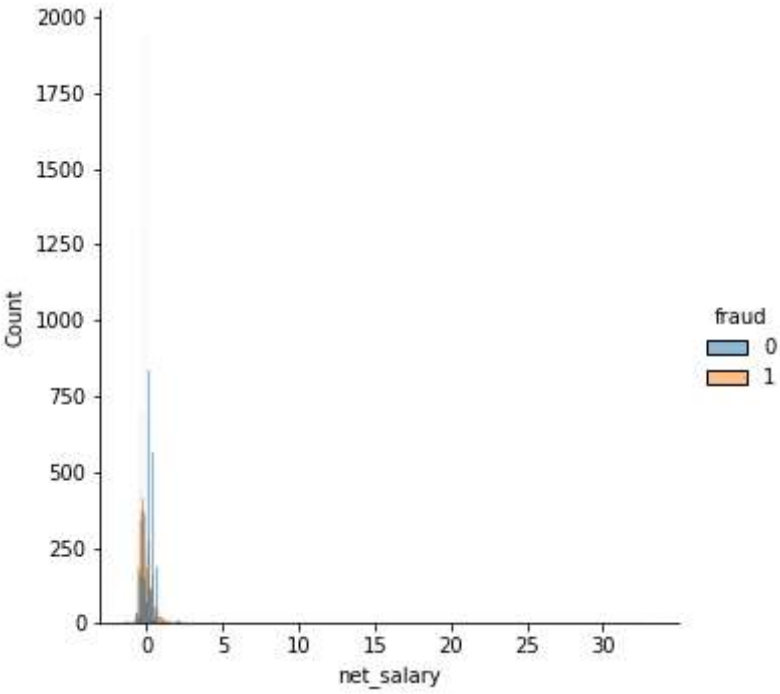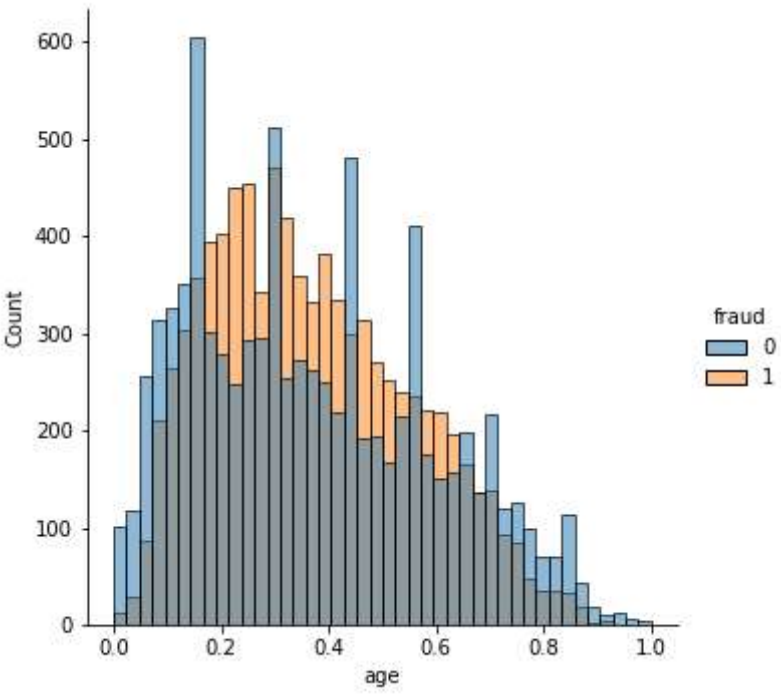
Test Dataset
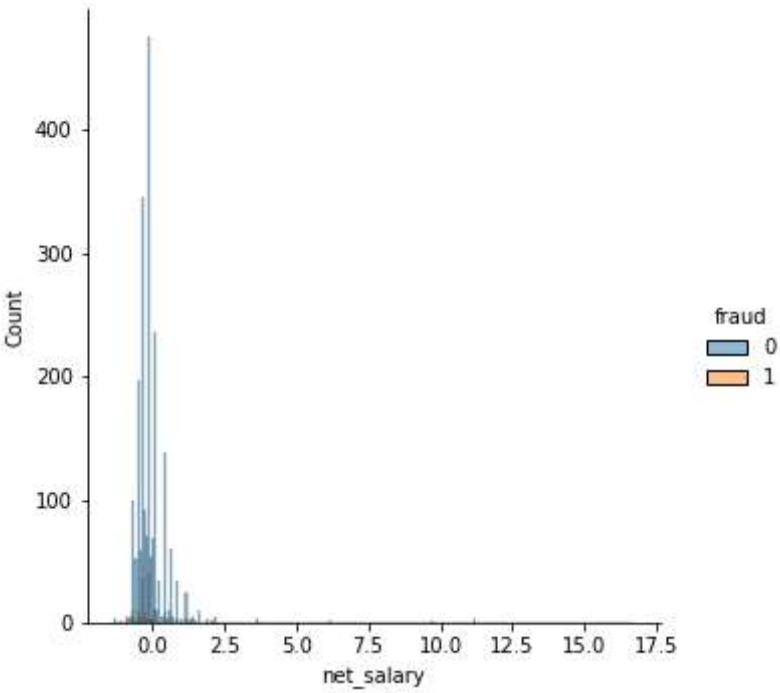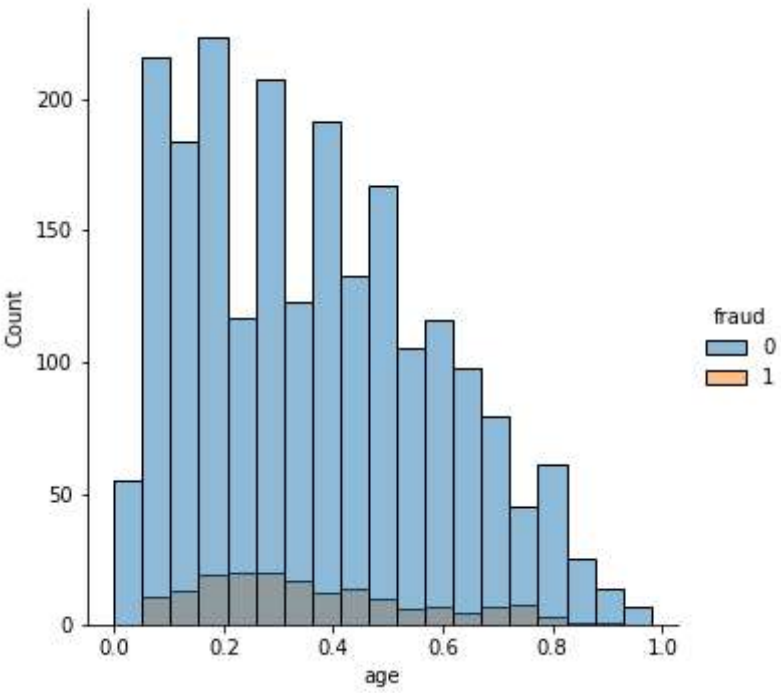
Quantitative Analysis

Performance Metrics

Name	Value
Expected profit per customer	Rs. 559.09

ROC curve and confusion matrix