Industrial project description of Banking credit scoring

Expert role.

1 Planning the industrial research project

1. Goal of the project is a new credit scoring model or modified past one in accordance with current realities.

2. Which factors are most likely to contribute to the final score now. The results will be taken into account in the bank's loan issuance policy.

3. We need data from the period when the accuracy of the previous model was no longer acceptable. The data structure is all kinds of information about a potential borrower we got in past and probably new features required during the research.

4. If logistic regression is chosen as the model, we will optimize log-likelihood.

5. To build a stochastic model based on logistic regression and show the probability of default under a particular loan policy.

6. Relevant data set.

7. Logistic regression, time series

2 Research or development?

Technological advancement,