

Credit Risk Modelling

PARTICIPANTS

CampusX Learners

Personal profile

Name

- Rohan Azad

Education

- B.Tech Computer Science (UPTU Lucknow)
- MBA (IIM Kozhikode)
- Data Science certification of one-year (IIT Madras)

Work experience

- 8 years
- 3 companies (Private + Public)
- Data Science, Data Analytics, Data Consulting
- Currently designated as- AVP Data Scientist

Session content

Level 01

- Current challenge being faced by the bank wrt **credit lending**
- Explain the two datasets- **1.** Bureau dataset, **2.** Internal product dataset
- Explain all the features
- Explain the target variable- Multiclass (Understand the **risk appetite**)
- What are we trying to achieve through ML modelling
- Our proposed solution- How we are **revising the current credit lending strategy** of the bank in a more scientific way

Level 02

- Understand the **types of credit risks** in banking
- Basics of banking- Asset vs Liability, NIM
- GNPA vs NNPA in banking
- Project **workflow** in a typical corporate Data Science team (ML, MLOps, DE, Product etc)
- Understand the **concepts in depth**, and then go ahead and apply on the case study
- Explore the **FAQs for Data Science interviews**

Level 03

- Join the two datasets
- **Data cleaning-** Null values, Outliers, Imputations
- EDA
- **Feature engineering-** Chi square test, Anova test, VIF, Multicollinearity, Label encoding, One hot encoding, Data wrangling
- Model selection
- Choosing the appropriate **loss metric**
- Hyperparameter tuning

Level 04

- Analysing the model result
- **Deployment** of the ML model
- Configuring **feedback loop** from the bank employees
- Retraining the model based on the feedback received
- How to explain the model results to the business end-user

FINISH

FACULTY

Rohan Azad