

Credit Scoring using Machine Learning

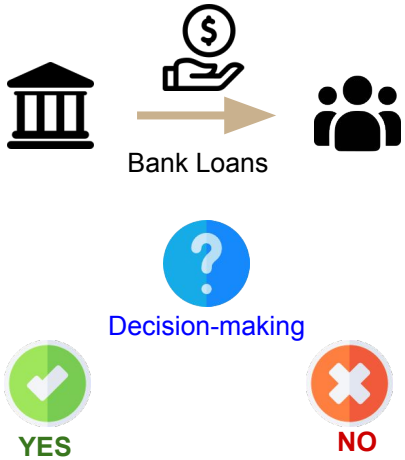
Proof of concept for a decision-making tool controlling risk



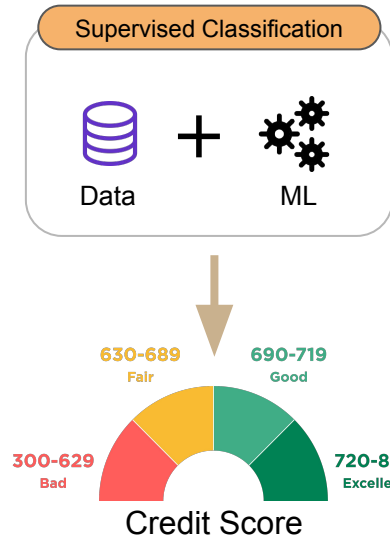
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AI engineer training
OpenClassrooms
github.com/yhereng/OpenClassrooms

I. IDENTIFY BUSINESS PROBLEM AND POTENTIAL VALUE

Business use case



Proposed solution

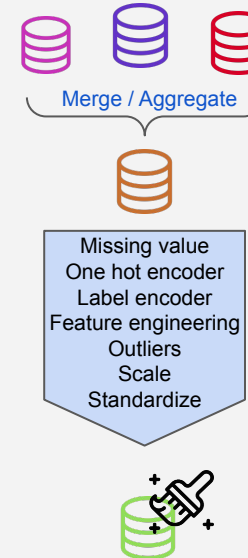


Added value



II. DATA PIPELINE

Multiple data sources



III. METRIC SELECTION

Precision -Recall
ROC-AUC
Accuracy
Log-Loss

F_β - score

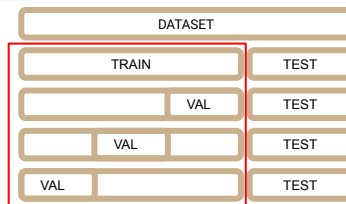
Control over Precision and Recall
Trade off Coverage / Risk

VI. MODELS EVALUATION

Linear Models

LDA Classifier
SGD Classifier
Logistic Regression

Cross-validation



Best Model



Ensemble Methods

Random Forest Classifier
Light Gradient Boosting

II. OPTIMISATION

Hyperparameters



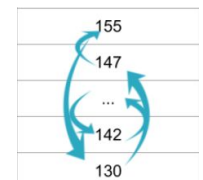
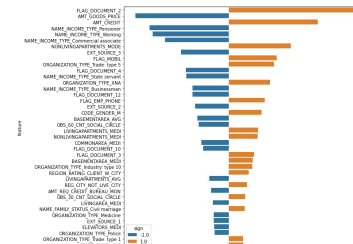
Random Search

Grid Search

Best Hyperparameter set

III. MODEL EXPLAINABILITY

Global level



Local level

