

## Credit Risk Modelling for SME Lending

This project was aimed at assisting the client's in making data-driven decisions on SME loan approvals by building a probability to default model. The primary objective was to reduce the delinquency rate in the overall portfolio. I was the sole resource deployed by Valiance for this project and handled all client communication and project activities. The various themes of data I analysed in this project were:

- Demographic Data
- Past repayment history from CIBIL
- Financial Statements
- Bank Statements

The project was broken down into the following steps:

- Data Understanding
- Data Cleaning
- Data Exploration
- Data Wrangling
- Modelling

At the end of the project, an ensemble of 3 different decision trees were used for the final decision-making. The entire project was performed in R and RStudio