Use Case

Credit Risk Analysis

Function : #Operation | **Industry :** #Finance

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make sense

Goal

- To delve deeper into customer behaviour.
- To extract valuable insights.
- To predict creditworthiness more effectively than ever before.

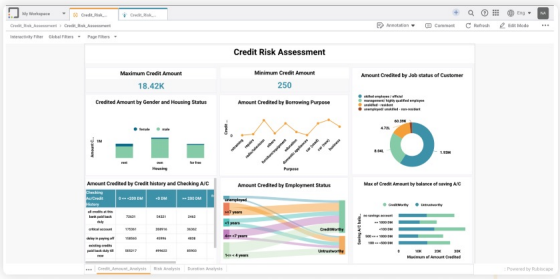
Technique

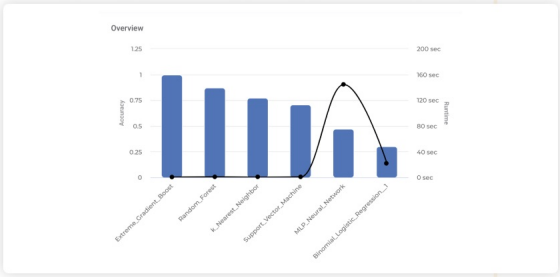
- Support Vector Machine
- Random Forest
- KNN
- MLP Neural Network
- Extreme Gradient Boosting

Impact

- Improved profitability and business growth, based on influencing qualitative factors.
- Management can crafts policies that drive their business to achieve its goals.
- Identify possible threats and estimate their likely impacts.

Result



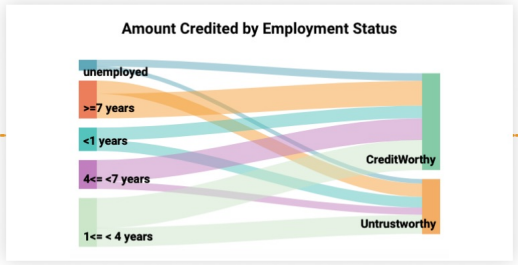


Value Points

Understand the **what, why, when, where** & **how**

Exploratory Analysis

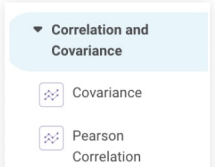
Exploratory Data Analysis On The Preprocessed Data To Derive Meaningful Data Insights

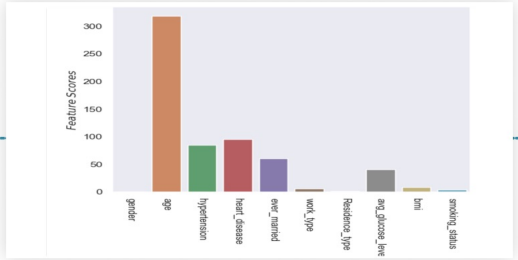


Discover patterns to summarise the data characteristics

Efficiently identifies patterns and anomalies, improves communication of complex risk information, and enhances transparency, contributing to more effective risk management.

Feature Engineering

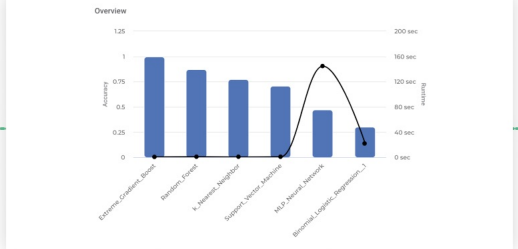




Feature engineering extract most influencing features which can be used to build a model.

Feature engineering has a direct impact on the performance and adaptability of machine learning models, contributing to better decision-making and cost savings.

Classification



Applied multiple classification algorithms and then based on accuracy metric best fit is identified

Accurate credit risk prediction enables proactive management, reducing default costs and improving financial performance for financial institutions.

Multi Persona DSML Platform

For all your data needs- Data Engineering, Data Science, Data Visualisation, IoT

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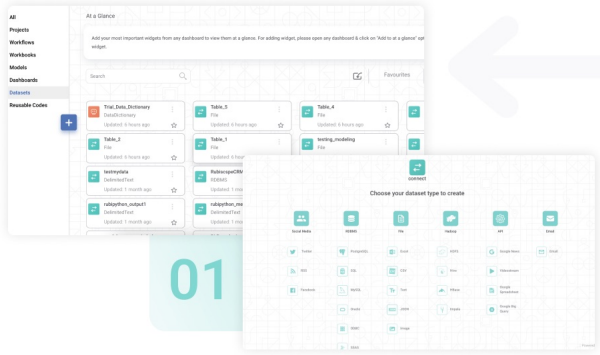
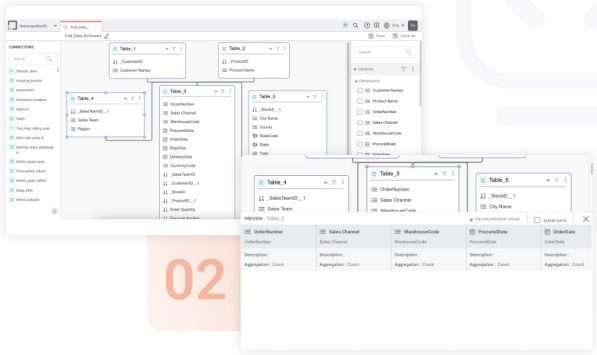
make sense

Data Connect



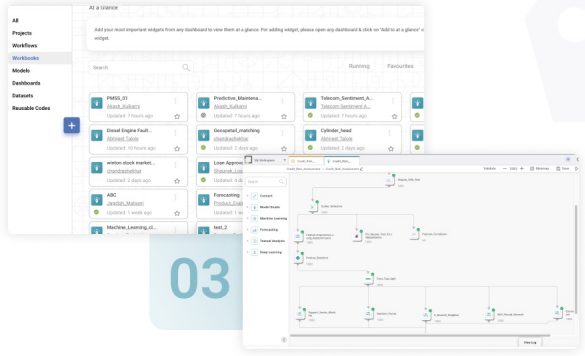
Data Source: Credit Risk Analysis

Metadata Manger



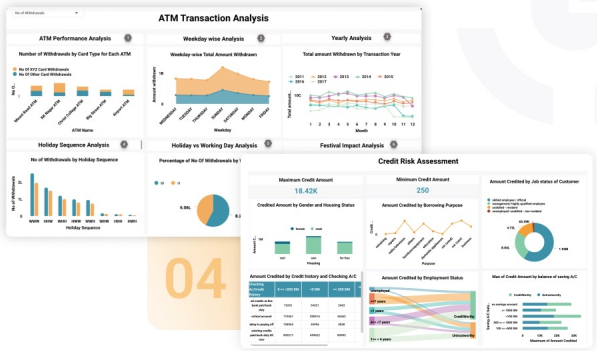
Comprehensive Data Operations, encompassing Metadata Management

Model Studio



Modelling, encompassing the selection and configuration of models

Visualisation



Viz Ops, Illustrating The Core Trends And Graphical Representations

Agile Data Science

Encapsulating **best practices**, tools and **methods**

Data Ops

Data Architect · Data Manager

ML Ops

ML Experts · Data Scientist

Viz Ops

CXO · Analyst

Tech Ops

Administrator · Cloud architect

Ideate

- What is the **goal**?
- How can you leverage the **data**?
- What do you want to **predict**?

Acquire

- How is data **sampled**?
- Which data is **relevant**?
- Any data **privacy** issue?

Explore

- Plot the **data**
- Are there **anomalies**?
- Are there **patterns**?

Model

- **Build** a model
- **Fit** the model
- **Validate** the model

Present

- What did we **learn**?
- Do the results make **sense**?
- Can we tell a **story**?

Deploy

- Where to **Deploy**?
- What is the **Structure** of Pipeline?
- How to **Optimise** and **Scale**?