Default Prediction Analytics

One of India's premier Banks

Enabling advanced analytics to predict default propensity on entire loan portfolio

- 6 million records for the initial run
- 6,000,000 upserts per month
- Speed through automation driven approach

Challenge

- No proper tactics for predicting loan repayment history
- Needed a better way of tracking loan defaulters, on a monthly basis for necessary action and follow-ups

Solution

- Data from external agencies utilized as an independent variable in prediction
- Built a predictive model using the below mix of technologies
  - Sqoop, Hive, Pig for data storage and pre & post processing; R for developing prediction model; Linux shell scripts, Cron for scheduling the monthly jobs on production implementation

Results

- Monthly runs since the last 2 years enabling the bank to take follow-up steps based on prediction scores

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