

PGDM and PGDM (IB), 2016-18
Fintech Analytics: Credit Risk Modelling
DM 416 and IB- 411

Trimester – IV, End-Term Examination: September 2019

Time allowed: 2 Hrs 30 Min
Max Marks: 50

Roll No: _____

Instruction: Students are required to write Roll No on every page of the question paper, writing anything except the Roll No will be treated as **Unfair Means**. All other instructions on the reverse of Admit Card should be followed meticulously.

Sections	No. of Questions to attempt	Marks	Total Marks
A	Minimum 3 question with CILO (Course Intended Learning Outcome) covered Or	3*10 Or 6*5	30
B	Compulsory Case Study with minimum of 2 questions	20	20
			50

A. The data shared with you all is related to credit data in which there are 10,000 observations and 20 variables. You all are needed to do the following. Each question carries 10 marks.

1. Calculate the information value of all the independent variables and explain your results. (CILO1)
2. Build the required graphs and explain their results as well (CILO2).
3. Using machine learning and clustering reduce the number of variables and explain your results as well (CILO3).

B. From the above data and analysis in section A, build logistic regression pattern recognition model for the data and interpret the result. (20 marks).