



Job Title: Data Scientist – Credit Risk Analyst (Fintech)



Location: Delhi



Experience: 1–5 Years



Employment Type: Full-Time

About the Company

We are a dynamic and innovative technology company leveraging cutting-edge cloud technologies and generative AI to create groundbreaking solutions that address complex challenges across various industries. Valiance is a global AI and Data Analytics firm dedicated to empowering organizations through innovative technology solutions for digital transformation. We collaborate with marquee brands across India, the US, and APAC, delivering transformative solutions in Credit Risk, Fraud Detection, Predictive Maintenance, Quality Inspection, Data Lake Development, IoT Analytics, and more. Our team consists of 100+ experts specializing in Machine Learning, Data Engineering, and Cloud Technologies

About the Role

We are looking for a hands-on **Data Scientist – Credit Risk** to build and optimize risk models for digital lending products. In this role, you will work on real-time underwriting models, alternate data-based risk assessment, and portfolio risk monitoring in a fast-paced fintech environment. You will collaborate closely with product, risk, and engineering teams to design robust credit models that enable scalable and responsible lending.

Key Responsibilities

1 Digital Credit Risk Model Development

- Build and deploy **Application Scorecards, Behavioral Scorecards, and PD models** for unsecured lending products.
- Define and construct **target variables** (DPD-based default definitions such as 30+, 60+, 90+ DPD).
- Design observation and performance windows aligned with business objectives.
- Develop logistic regression and ML-based models for underwriting and line assignment.
- Implement WOE transformation, IV analysis, feature engineering, and segmentation strategies.

2 Model Validation & Governance

- Perform end-to-end **model validation**, including:
 - Out-of-Time (OOT) validation
 - Cross-validation
 - Sensitivity and stability analysis
- Evaluate models using:
 - KS, AUC-ROC, Gini
 - PSI (Population Stability Index)
 - Lift & Gain charts
- Conduct back-testing and monitor model drift in live portfolios.
- Prepare validation documentation and support audit/compliance requirements.



3) Real-time Risk & Portfolio Monitoring

- Work with engineering teams to integrate models into underwriting pipelines.
- Monitor portfolio performance, delinquency trends, and risk segmentation.
- Recommend cut-off optimization and risk-based pricing strategies.
- Identify early warning signals and improve collections prioritization models.

4) Alternate Data & Advanced Analytics

- Leverage fintech-relevant data sources such as:
 - Bureau data
 - Transactional data
 - Bank statement analysis
 - Digital footprint/alternate data
- Experiment with advanced ML models while ensuring explainability

Technical Skills:

- Strong proficiency in **Python** (Pandas, NumPy, Scikit-learn, Statsmodels)
- Experience in:
 - Credit Risk Modeling in fintech/NBFC
 - PD modeling & scorecard development
 - Target variable construction
 - OOT validation & performance monitoring
- Strong understanding of:
 - Logistic Regression
 - WOE/IV
 - KS, Gini, AUC
 - PSI & Model Stability
- Good SQL skills for large-scale data handling.

Domain Knowledge

- Understanding of:
 - Digital lending lifecycle
 - Underwriting frameworks
 - DPD-based default definitions
 - Risk-based pricing
 - Portfolio risk management