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Mr. Rik Choudhury is a Research Scholar in Computer Science and Engineering at Dayananda Sagar University. He completed has bachelors in instrumentation engineering. His academic background spans computer engineering, risk management and financial engineering, and international finance and accounting. He completed his education in multiple countries in Europe. He has completed advanced programs in blockchain & fintech and also an alumnus of IIM C.

His areas of interest include FinTech, credit scoring and credit-risk analytics, artificial intelligence and machine learning, explainable AI, blockchain and distributed ledger technologies, responsible AI, and financial inclusion.

He has worked across the finance and software development domains. His current research focuses on the use of explainable AI and blockchain-enabled auditability for credit assessment, with emphasis on alternative data, fairness, transparency, and inclusive lending.

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