Loan Approval Decision

The applicant with the following data:

  - Age: 29

  - Monthly income: 200,000

  - Previous defaults: 0

  - Credit score: 550

Asking for a Loan of IDR 5,000,000

Based on the applicant data, the loan is:

REJECT

Reason:

The predicted probability of default is 55.38%, resulting in a generated credit score of 615. Based on this score

and the business threshold, the loan application is rejected.