


NBFC Loan Default

The goal of the problem is to predict whether a client will default on the loan payment or not.

 Mar 08, 3:00 PM - Mar 18, 8:00 AM

 Allowed team size: 1

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Registration Details

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You

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A non-banking financial institution (NBFI) or non-bank financial company (NBFC) is a Financial Institution that does not have a full banking license or is not supervised by a national or international banking regulatory agency. NBFC facilitates bank-related financial services, such as investment, risk pooling, contractual savings, and market brokering.

The following is the story of a challenge faced by DHDL Ltd. (Name Changed), an NBFC in India. In recent times, the company is struggling to mark profits due to an increase in Loan Defaults. The company aims to determine the relative importance of each parameter with regard to their contribution to whether a loan is going to default or not. Provided is a sample that contains the data of 90,000 + clients who have taken a loan from the company in the past with the information on whether the loan defaulted.

The objective of this exercise is to understand which parameters play an important role in determining whether a client will default on a loan payment or not.

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