**Project Meeting Minutes Summary**

**Project Name: Debt Risk Analysis and Default Prediction**

**Meeting Overview:**

The team conducted multiple meetings from September to November 2024 under the guidance of course instructor Manjari Maheshwari. The team met for twenty times officially, but the meeting was often held unofficially also.

**Key Highlights and Agenda Items:**

1. **Group Formation and Expectations (11th September 2024):**
   * Group members finalized based on previous collaboration and diverse skill sets.
   * Expectations outlined: cooperation, punctuality, equal participation, and meeting deadlines.
2. **Domain and Dataset Selection (12th–24th September 2024):**
   * Banking domain chosen after brainstorming ideas.
   * Dataset selected: Unpublished dataset of *Outstanding Loan and Loan Loss Provision.*
   * Initial task allocation:
     + Metadata: Nerid Tamrakar
     + Data Cleaning: Prabesh Ghimire
     + Research Paper: Tasiu Oni
     + Timeline Preparation: Pramesh Babu Khadka
3. **Data Assessment and Research Foundation (1st–12th October 2024):**
   * Identified dependent, independent, and target variables.
   * Defined project problem and significance.
   * Summarized related research to establish a foundation.
   * Outlined tools, techniques, and approaches collaboratively.
4. **Project Charter and WBS Preparation (16th–29th October 2024):**
   * Reviewed the business case and discussed objectives, deliverables, and alignment with project goals.
   * Created project charter, task breakdown (WBS), and gathered requirements.
   * Task allocation:
     + Project Charter: Nerid Tamrakar
     + Business Case: Prabesh Ghimire
     + Requirements Gathering: Tasiu Oni
     + WBS: Pramesh Babu Khadka
5. **Exploratory Data Analysis (EDA) and Dashboard Development (1st–15th November 2024):**
   * Performed detailed EDA, including handling missing values, outlier detection, and variable visualization.
   * Compiled insights and began designing preliminary dashboards to visualize key trends.
   * Work distribution:
     + **EDA:**
       - Summarization: Nerid & Prabesh
       - Categorical & numerical variable visualization: Nerid & Tasiu
       - Missing values & outlier detection: Prabesh & Pramesh
     + **Dashboard:**
       - Overdue Monitoring: Nerid
       - Client Distribution: Prabesh
       - Loan Loss Provisions: Tasiu
       - Loan Growth: Pramesh

**Conclusion:**

All the deadlines were met intime for the deliverables as discussed above.

**Team Members:**

* Nerid Tamrakar (0852680)
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* Pramesh Babu Khadka (0860484)