Map, Food Smiles

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Machine Learning & Fintech Final Project

Credit Risk Prediction

Abstract

- Determining whether a borrower can meet their debt obligations.
- Explores the application of machine learning algorithms to predict credit risk, using a real-world dataset.
- Various classification models such as Logistic Regression, Random Forest, and XGBoost are trained and evaluated to identify high-risk clients.
- Demonstrates that machine learning can effectively assist financial institutions in making datadriven decisions to minimize credit risk.

Dataset from Kaggle