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Smart Lender - Applicant credibility prediction

One of the most important factors which affect our country's economy and financial condition is the credit system governed by the banks. The process of bank credit risk evaluation is recognized at banks across the globe. As we know credit risk evaluation is very crucial, there are various techniques that are used for risk evaluation. In addition, credit risk is one of the main functions of the banking community.

PROBLEM
We are going to implement the solution for the above problem statement using Machine Learning Techniques and algorithms.

Key rules of brainstorming
To run a smooth and productive session

- Stay in topic.
- Encourage wild ideas.
- Defer judgment.
- Listen to others.
- Go for volume.
- If possible, be visual.

2

Brainstorm

Write down any ideas that come to mind that address your problem statement.

10 minutes

Aakash B

- Usage of Libraries like matplotlib for visualization
- Missing values and outlier treatment in datasets
- Trial and error of various algorithms using scikit-learn library
- Listing Evaluation Parameters for efficiency

Ajith G

- Obtaining proper visualization of ideas, code.
- Optimizing Datasets to reduce complexity
- Use of XGBoost library for regression, classification
- Use sources like kaggle for Datasets

Aakash S

- Usage of Libraries like NumPy etc
- Optimizing the code as far as possible
- Designing Neural Networks
- Statistical Analysis to infer common patterns

Dharshan S

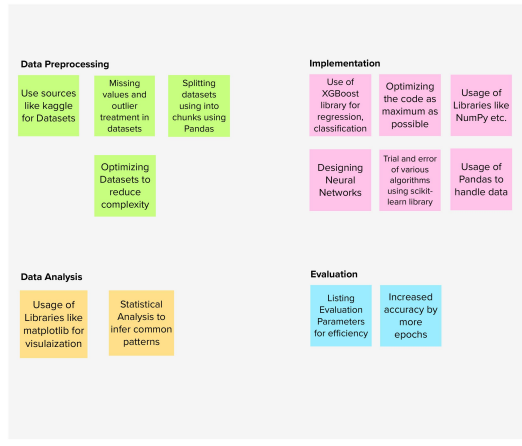
- Parameter Tuning for algorithms
- Splitting datasets using into chunks using Pandas
- Usage of Pandas to handle data
- Increased accuracy by more epochs

3

Group ideas

Use this space to group similar ideas from the brainstorm. Each group should have a title that describes what the ideas have in common. If a group is bigger than six sticky notes, try and see if you can break it up into smaller sub-groups.

20 minutes



4

Prioritize

Your team should all be on the same page about what's important moving forward. Place your ideas on this grid to determine which ideas are important and which are feasible.

20 minutes

