UNIVERSIDAD EAFIT
COMPUTER SCIENCE AND SYSTEMS DEPARTMENT
PROJECT'S ELECTION

Objective: Define properly the possible project to develop during the semester.

Course: Numerical Analysis.

Responsible professor: Edwar Samir Posada Murillo.

Semester: 2020-1.

Report's delivery date: 09/02/2020.

Project's name: Machine Learning in Credit Scoring.

Project web address: https://github.com/Machine-Learning-in-Credit-Scoring

Members:

- Isabella Arango Restrepo
- David Calle Daza
- Sophia Catalina Giraldo Castrillón
- Valentina Yusty Mosquera

Project's description: Implement supervised machine learning techniques in order to further understanding the process in which a client will be granted or denied a credit. This process is denoted as credit scoring, it is a wide methodology used by banks which assigns each prospect client a score from 300 to 850, being 850 the highest score a client can receive. Credit scoring is used to evaluate the potential risk that granting a client a credit poses on credit lenders. A credit score is based on an individual' credit report, which considers both numerical and categorical variables, such as the status of the existing credit account, the credit amount, number of existing credits at the bank, among others. Ultimately, credit lenders use such score to determine which clients will be granted credit loan under a predetermined interest rate and credit limit.

Possible added value: English, Latex, codes in Python and Matlab.

Signatures:

Isabella Arango Rpo

David Calle

Sophia C. Giraldo C.

Valentina Yusty