MACHINE LEARNING

MACHINE LEARNING – LEARN TO PREDICT

Credit Risk Assessment – Learn to Predict using past data

- Customer X (time=t0):
- Years of Credit: 10
- Loan Balance: 300,000/-
- Income: 1,200,000/-
- Own House: Yes
- Defaults: 1
- Late Repayment: 2
- Other Purchases: Yes
- Credit Worthy: ?

- Customer X (time=t1):
- Years of Credit: 10
- Loan Balance: 200,000/-
- Income: 1,000,000/-
- Own House: Yes
- Defaults: 2
- Late Repayment: 1
- Other Purchases: None
- Credit Worthy: ?

- Customer X (time=tn):
- Years of Credit: 10
- Loan Balance: 400,000/-
- Income: Not known
- Own House: Yes
- Defaults: 1
- Late Repayment: 0
- Other Purchases: None
- Credit Worthy: No

MACHINE LEARNING – LEARN TO PREDICT

Emergency C-Section - Learn to Predict using past data.

Past Data: Given 9000 patient records containing various data points per patient, each describing pregnancy and birth.

- Patient X (time=t0):
- Age: 28
- First Pregnancy: No
- Anemia: No
- Diabetes: No
- Ultrasound: NA
- Elective C-Sec: NA
- Prev Premature Birth: No
- Birth Defect: No
- Emer C- Section:

- Patient X (time=t1):
- Age: 28
- First Pregnancy: No
- Anemia: No
- Diabetes: No
- Ultrasound: NA
- Elective C-Sec: No
- Prev Premature Birth: No
- Birth Defect: No
- Emer C- Section:

- Patient X (time=tn):
- Age: 28
- First Pregnancy: No
- Anemia: No
- Diabetes: No
- Ultrasound: NA
- Elective C-Sec: No
- Prev Premature Birth: No
- Birth Defect: No
- Emer C- Section: YES