



- Credit Risk

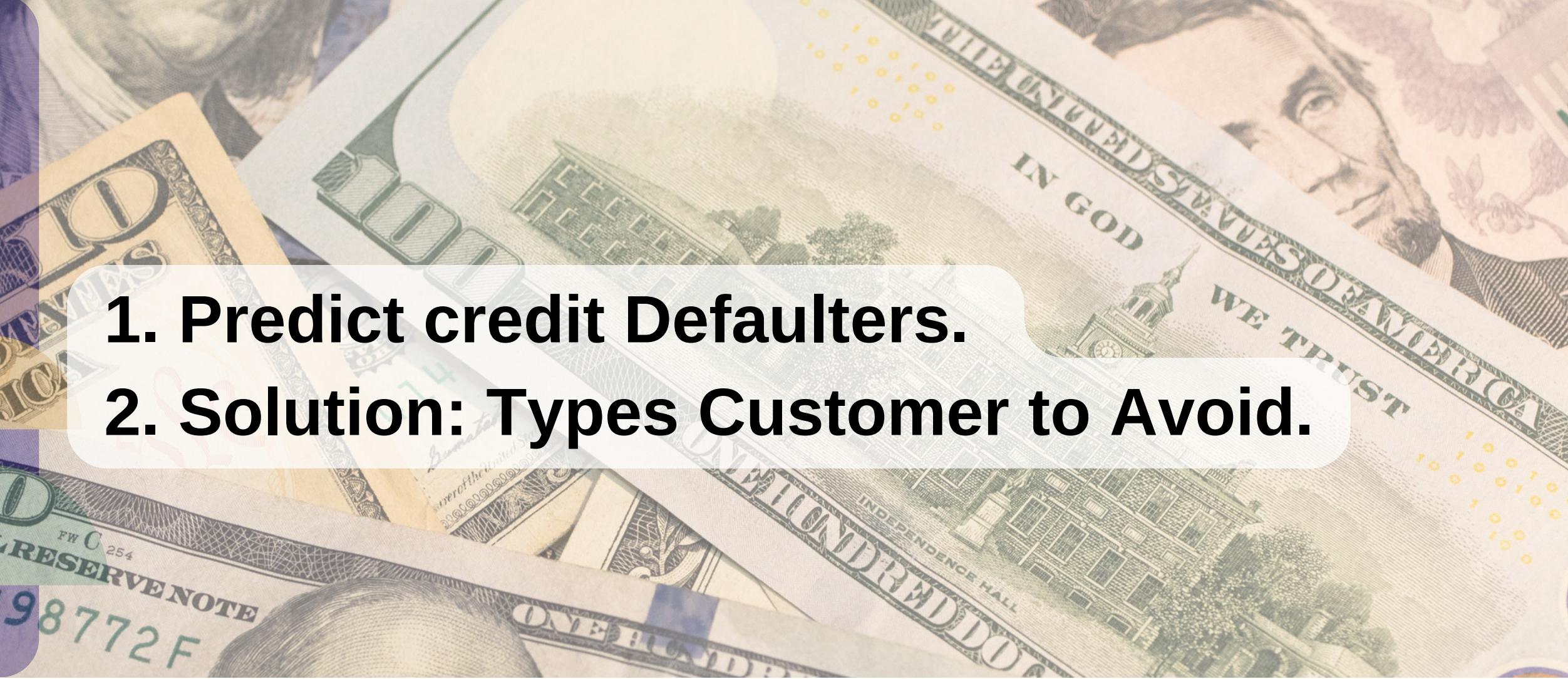
Predict Borrowers with
High Risk Default

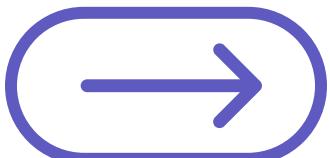
Muhammad Adi Nugroho





Objectives

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- 1. Predict credit Defaulters.**
 - 2. Solution: Types Customer to Avoid.**



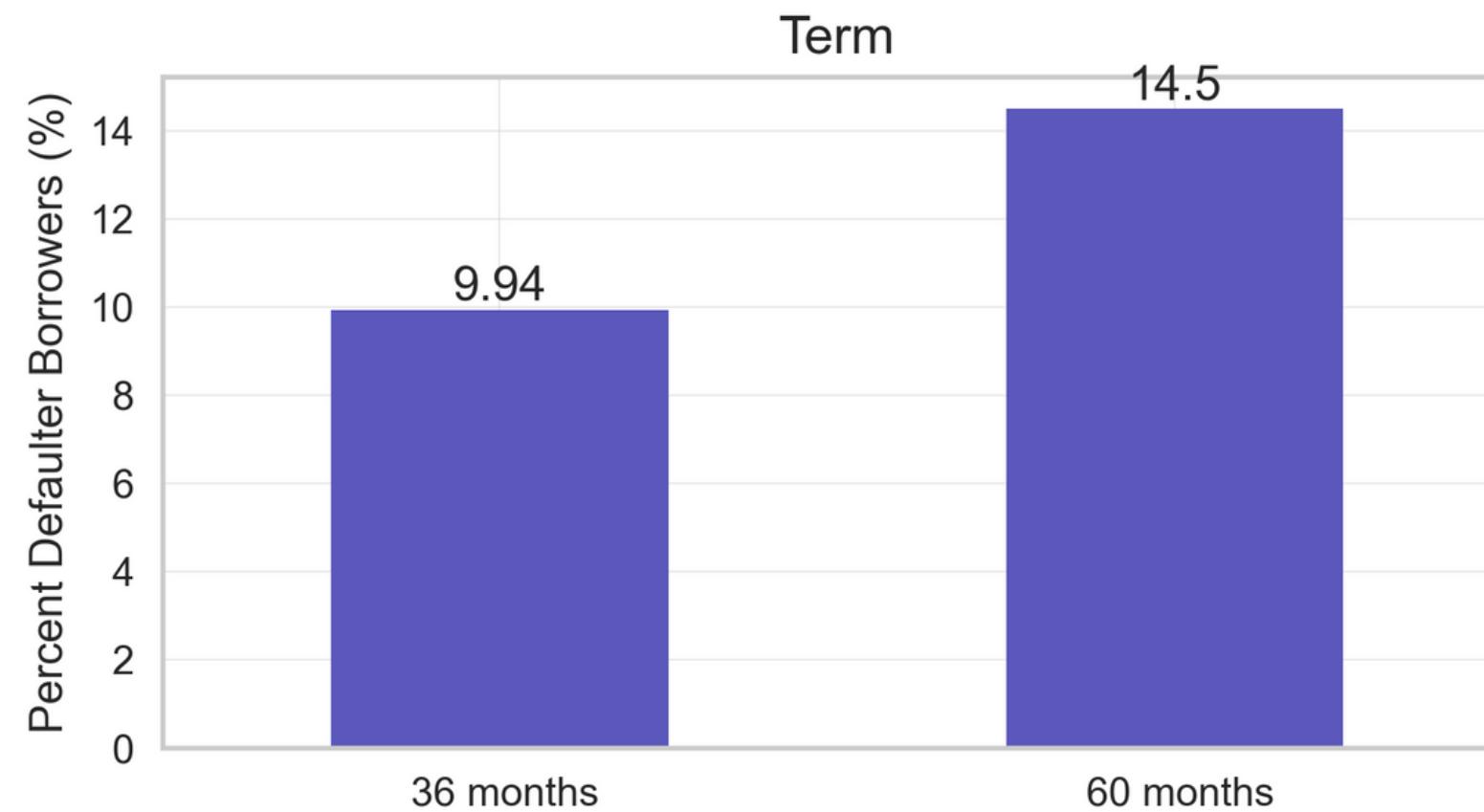


**Recommendation
for Company**





Choose Borrowers with Lower Term Plan!

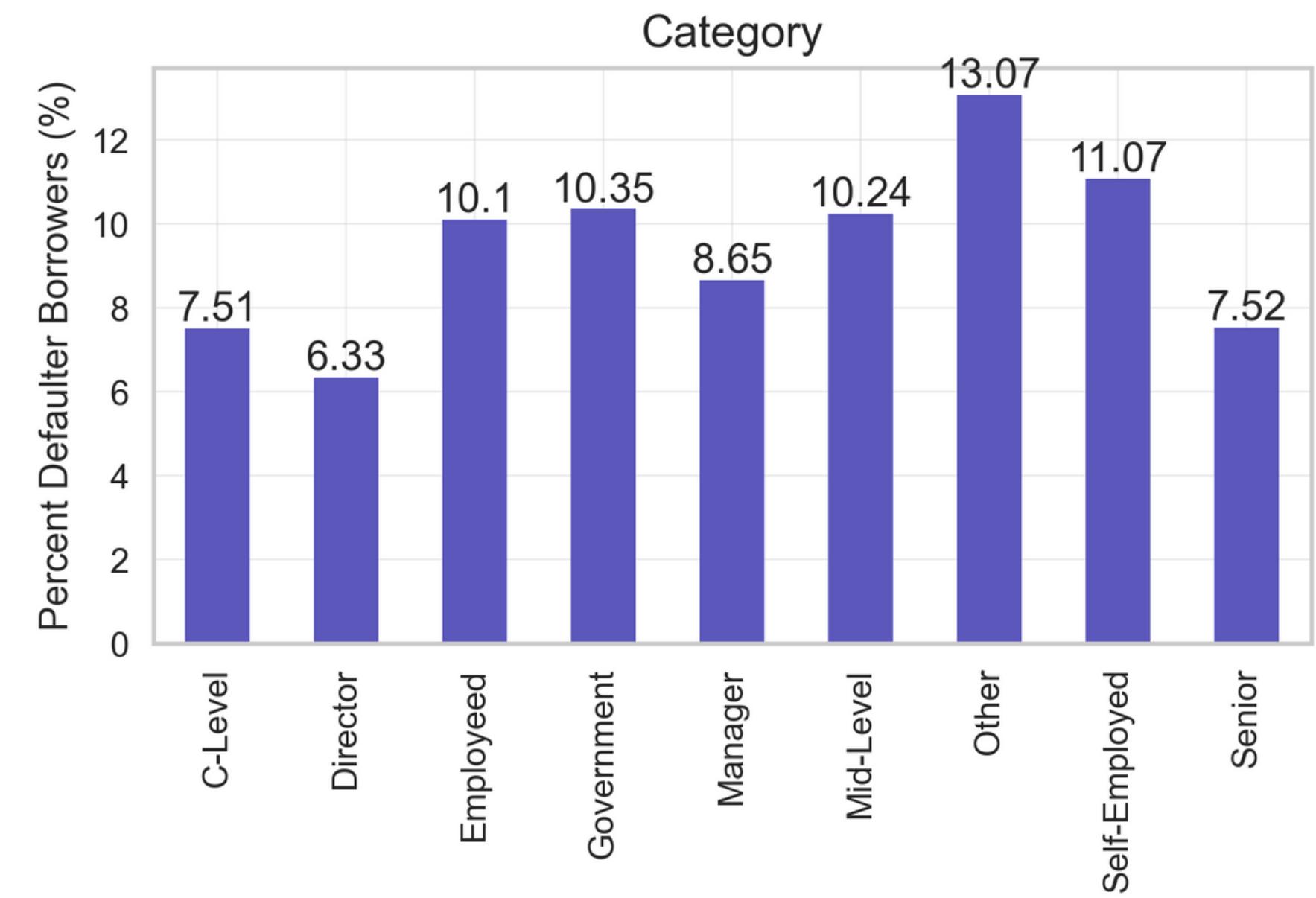


Company should be careful of long term borrowers, because those borrowers have higher risk defaulter



High Level Jobs are Our Friends!

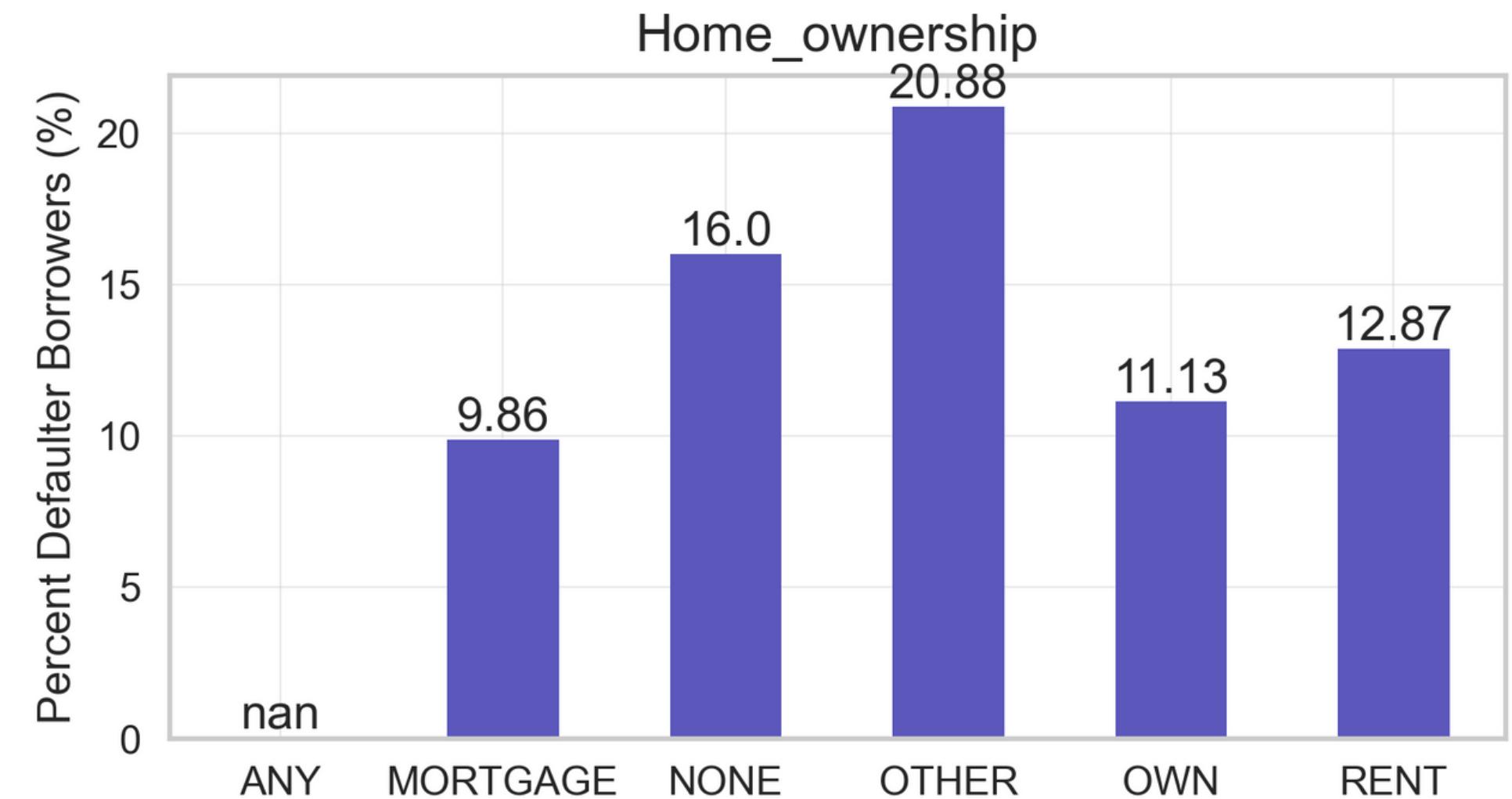
**Higher Job Level,
lower percentage
Defaulter**





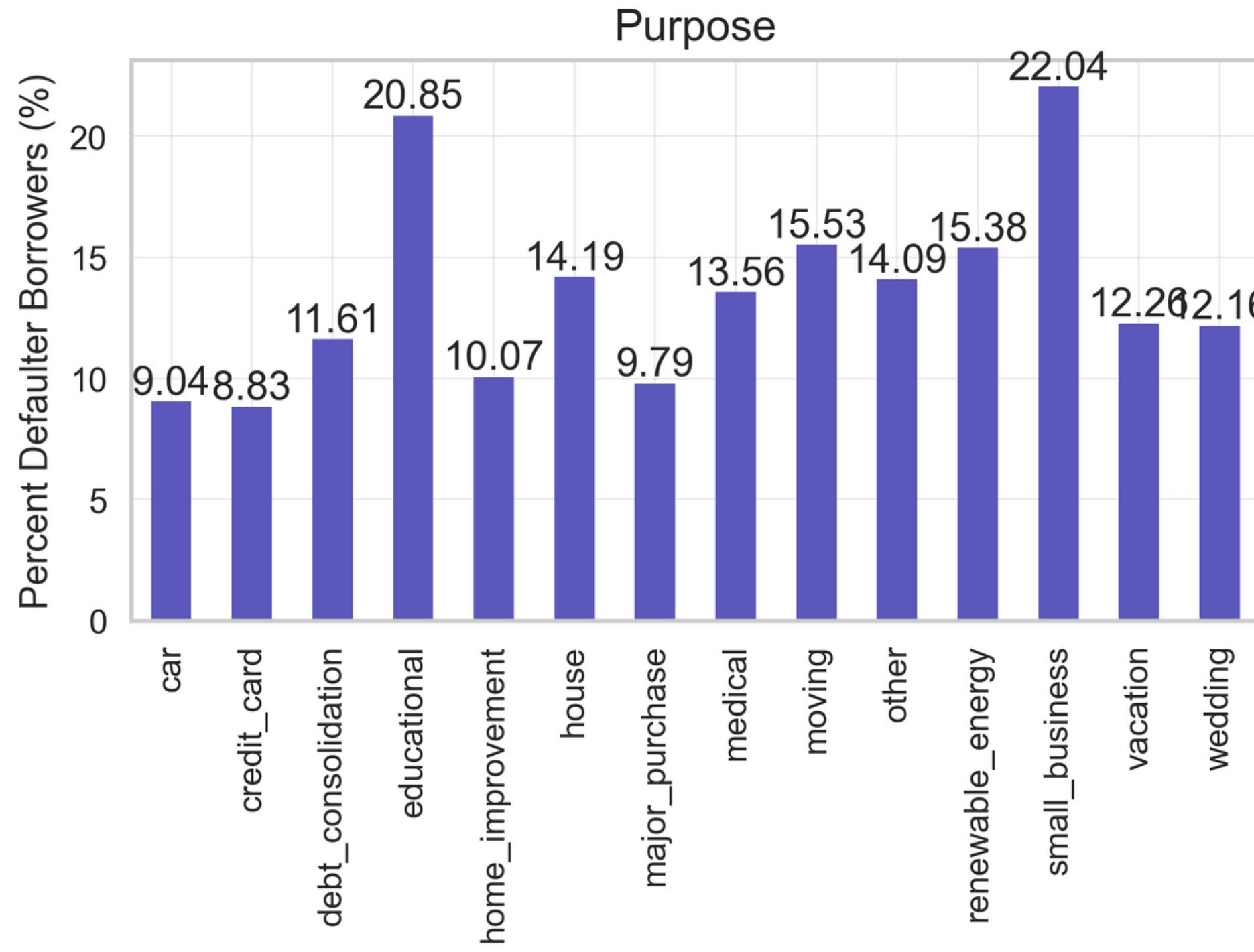
Choose Borrowers who Have Home!

**High Risk
Defaulters come
from Homeless.**



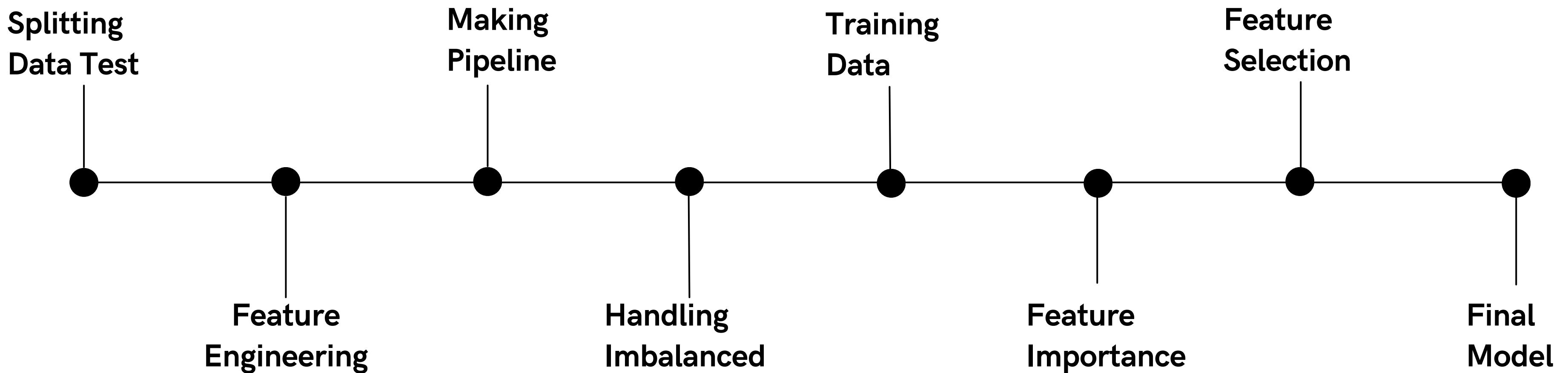


Car and Credit Card



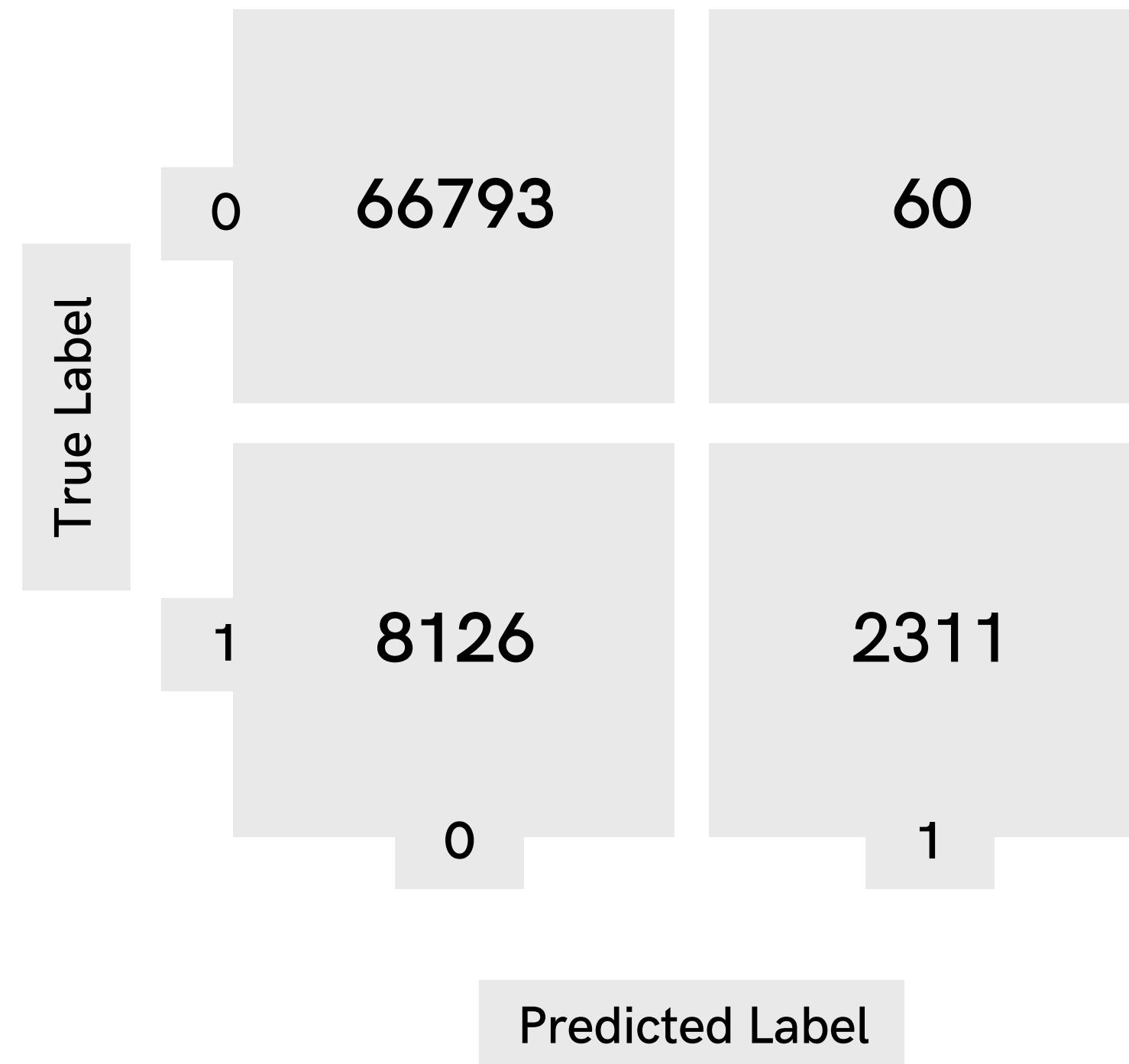
**People want Car
and Credit Card.
We must have our
eyes to this types
Borrowers**

Workflow in This Project



LGBM Classifier

Precision Score = 97%



Have excellent precision, meaning : can detect mostly positive class

Thank you!

Muhammad Adi Nugroho