Credit Scoring Project Toolkit - by Skillcate

Hello Data Scientist! This is a guideline document on navigating through your free Skillcate - Credit Scoring Toolkit. Here are the files that you have in this toolkit:

a_Dataset_CreditScoring.xlsx
b_Code_CreditScoring.ipynb
c1_Model_Prediction.xlsx
c2_Analysis_CreditScoring.xlsx
d_Deck_Credit Scoring.pdf
e_NewApplications_CreditScore_Needed.xlsx
f1_Classifier_CreditScoring
f2_Normalisation_CreditScoring
f3_NewApplications_CreditScore_Predictions.ipynb
f4_NewApplications_CreditScore_Predictions.xlsx

Among these, the highlighted green are already covered as part of Skillcate Youtube Course.
For the remaining files, here are the navigational guidelines:

- File e_NewApplications_CreditScore_Needed.xlsx has data on new loan applications that ABC Banks Limited received
- f1_Classifier_CreditScoring & f2_Normalisation_CreditScoring are export files taken from b_Code_CreditScoring.ipynb code file. Normalisation file is used for normalising new application data and classifier file is used for predicting Y's for new applications
- f3_NewApplications_CreditScore_Predictions.ipynb Is the prediction code file for the new applications, and has almost the same code flow as discussed in the video, barring a few changes on using f1 & f2
- Finally, f4_NewApplications_CreditScore_Predictions.xlsx file is the output from prediction code f3, that has the new loan application data, along with predicted Y's and probabilities for Good and Bad Loans.
- So intuitively, we may tell what loan applications have Probability of Good Loan more than the decile Cut-off Probability, as we discussed in our project. For such loans, ABC Bank may approve loans. And for remaining, they may reject loans.

Hope this is helpful. :)