



Financial institutions incur significant losses due to the default of vehicle loans. This has led to the tightening up of vehicle loan underwriting and increased vehicle loan rejection rates. The need for a better credit risk scoring model is also raised by these institutions. This warrants a study to estimate the determinants of vehicle loan default. A financial institution has hired you to accurately predict the probability of loanee/borrower defaulting on a vehicle loan in the first EMI (Equated Monthly Instalments) on the due date. Following Information regarding the loan and loanee are provided in the datasets: Loanee Information (Demographic data like age, Identity proof etc.) Loan Information (Disbursal details, loan to value ratio etc.) Bureau data & history (Bureau score, number of active accounts, the status of other loans, credit history etc.) Doing so will ensure that clients capable of repayment are not rejected and important determinants can be identified which can be further used for minimising the default rates.

Your task is to build a predictive model which can classify or distinguish good from bad borrowers. Please compile your work, assumptions, data analysis results and modelling results in a PPT. You will need to present your work along with your Python code to us and we will ask you probing questions on your approach and work.

We look forward to your presentation. We will evaluate your understanding about working with datasets, ability to build models in Python, ability to present your analytical work and other such parameters on fitment of your skills to the needs of the team.