**Credit Scoring Project Toolkit**

Hello Data Scientist! This is a guideline document on navigating through - 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

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.
* 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. :)