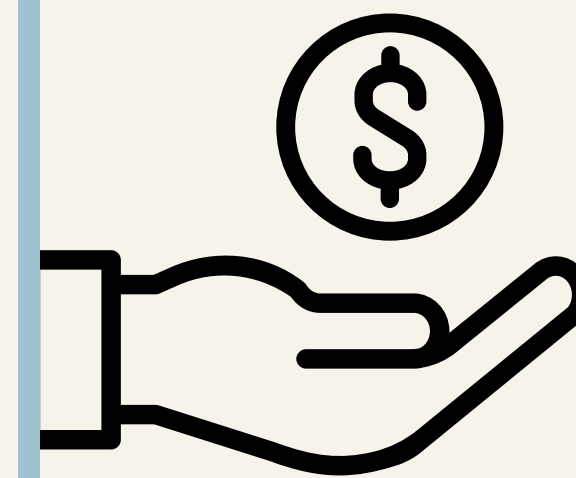


RELEASE 2

PROMISE

CREDIT RISK ASSESSMENT



TEAM 47


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PROBLEM STATEMENT

Adressing the lack of reliable credit assessment in the informal sector by developing an app that allows users to sign up using phone numbers, track lending and returning promises, and calculate credit scores for informed lending decisions.





TECHNOLOGIES USED

FRONTEND

Flutter (in Dart)


BACKEND

Firebase

CREDIT ALGORITHM

Flask (in Python)





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FRONTEND

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BACKEND

Firebase

CREDIT ALGORITHM

Flask (in Python)

We switched to Firebase when the client left because Firebase integrates easily with Flutter





PRODUCT FEATURES

MINIMAL UI

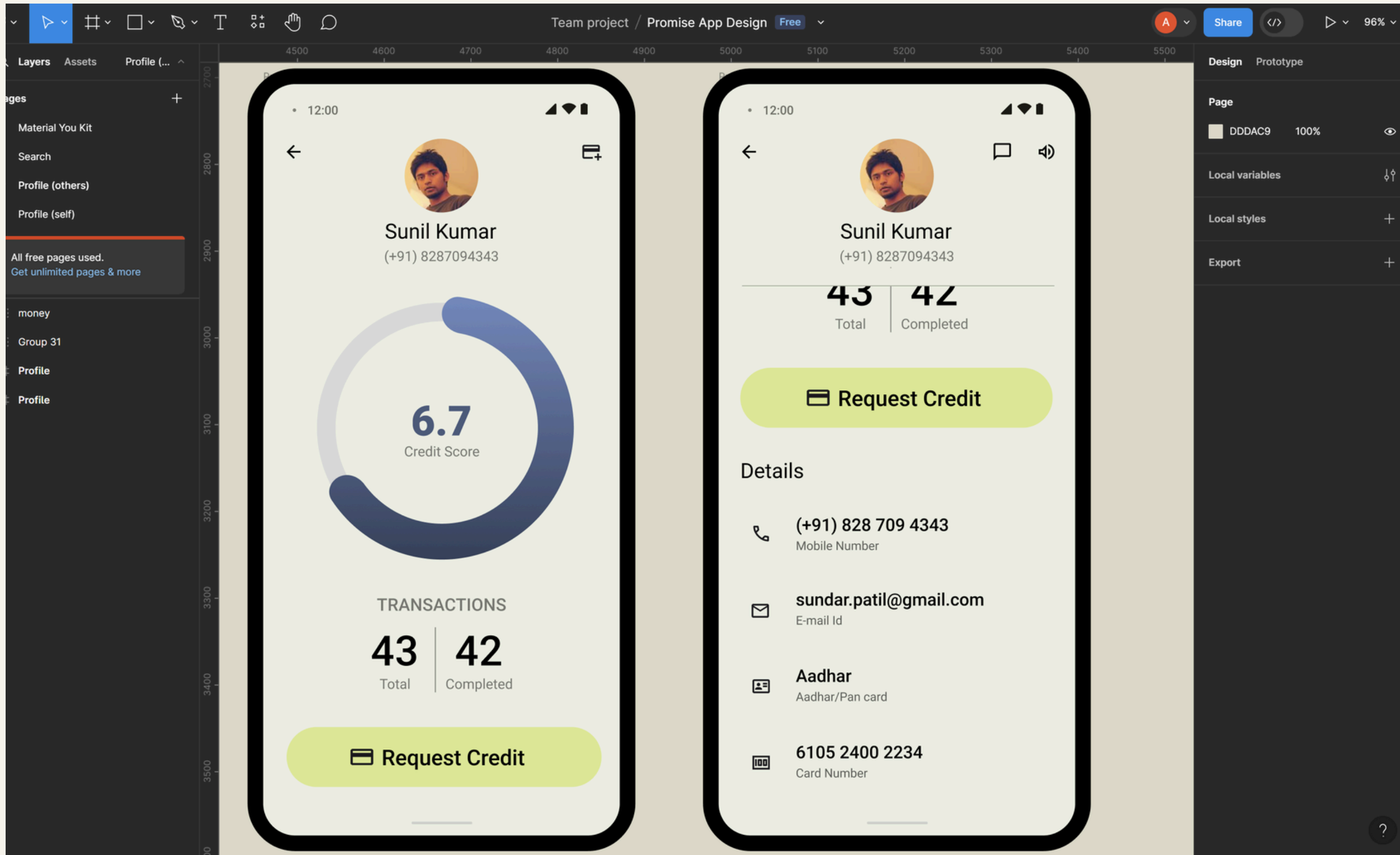
CREDIT SCORE

REQUESTING CREDIT

MODULAR CODE



MINIMAL UI





CREDIT SCORE

Studied different types of credit score calculation and researched on them.

Tried the traditional method of calculating credit score based on FICO score calculation.



**Figured out an ML algorithm for score
calculation by training a model using
Random Forest**


**This ML model returns credit score on
providing the input features for which
credit score is required.**

**This ML model is turned into API using
flask for easy fetching of credit score.**





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- Sign up through OTP authentication
 - Login
 - Search
 - Request credit
 - Approve credit request
- 



SIGN UP

- **During the sign up user**



REQUEST CREDIT

MODULAR CODE




CHALLENGES

**Client not understanding the
structure of the course**

**Client being unresponsive in
the last two months**

**Extrapolating needs of the
client**



TECHNOLOGIES USED

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FRONTEND

Flutter (in Dart)

TECHNOLOGIES USED

FRONTEND

Flutter (in Dart)

BACKEND

ASP.NET (in C#)
SQL Server




STEPS TAKEN

Credit Score

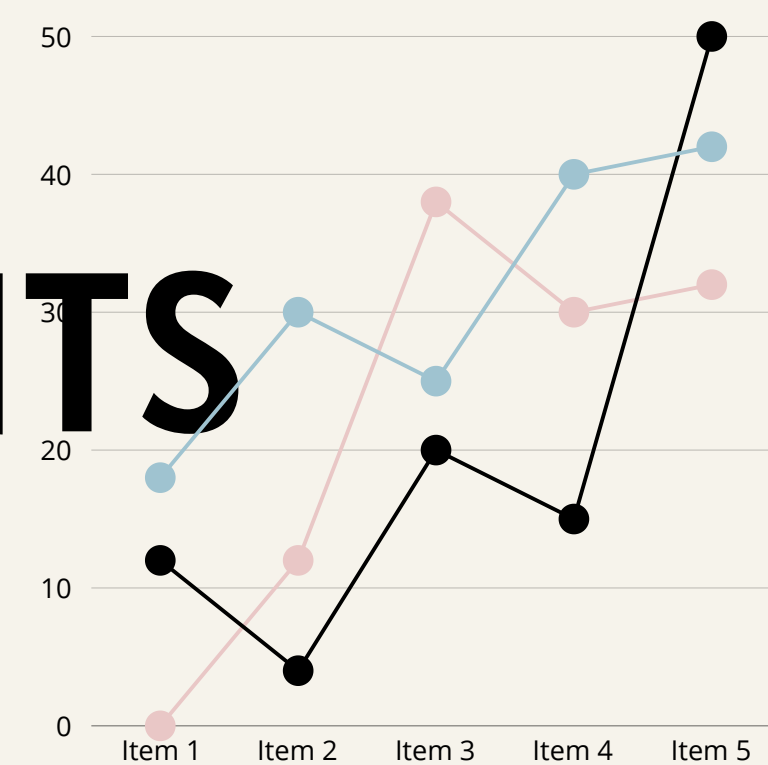
Understanding credit and researched various credit calculation techniques.

Backend technologies

Understanding HTTP requests, microservices, EDA, queuing using RabbitMQ, Postman, ASP.NET; dockerization using Docker; and databases with SQL Server.



RI REQUIREMENTS



Frontend of the Application

Credit Score Calculation




R2 SUBMISSION





R2 SUBMISSION

Write parts of the backend (basic structure to be provided by the client).





R2 SUBMISSION

Write parts of the backend (basic structure to be provided by the client).

Integration of frontend with backend.






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Making frontend for registration and credit requests based on specific client requirements






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Implementing a digital signature for negotiating loans



DEMO VIDEO