Accenture Applied Intelligence

Case description

Our client, a financial institution, is looking for a better approach to identify credit defaulters. They would like to understand if it's possible to predict which customers are likely to default on their loan payments after receiving their loan approval. If not possible then our client is interested to understand what is required to enable this in the future and thus resolve the obstacle.

Exercise

The Accenture Project Manager expects you to build a predictive model in R or Python using the provided dataset. It's important to deliver a structured and commented code.
You need to share your outcome by mail to your PM, so make sure you explain your choices and possible different routes you could have taken.

To complete the assignment the PM needs to present the key findings to the CEO. You need to create a PowerPoint of max. 10 slides. The PM has limited time to review or adapt so expects it to be top notch and ready to present to the CEO. It's important to

- Clearly explain the problem at hand and key steps taken to solve it
- Elaborate on the major conclusions in terms of analytics approach and business value
- Know the CEO is keen on visual slides

Data

There are three datasets attached:

- *Borrower Information*: Information on the clients' customers
- *Loan Classification Information*: Information on the loan itse
- *Loan Payment Information*: Information on the payments on the loans.

As well as a data dictionary *"Feature Explanations.xlsx"*

Deliverables

- An R or Python file containing the structured code that should be fully able to run without an error on our systems.
- Explanation about your choices and alternatives - A Presentation for the CEO (Max 10 Slides).

Questions

In case you have question about the assignment or data send an email to timo.ala-kleemola@accenture.com.

Remark

Your skill test will be used to assess your Data Science knowledge and skills. There is no fixed number of models or degree of complexity of models that should be created. The skill test supports us in identifying your strengths.