Review for group3

1. Summary

This report build a model that accurately predicts an applicant's repayment abilities by utilizing various alternative data. I think it's a very good report.

2. Strength

(1) well detailed

The length of this report is very long, the content of the experiment is described in great detail, and the arrangement is also very reasonable.

(2) Nice typography

The first impression it gives me is that it is very beautiful, even as an academic report, it has a sense of art.

(3) Rich content

In the code and report, we see that the author has done very sufficient data processing and adequate model construction,and the parameter adjustment is also very reasonable.

(4) High score

In the report, we see that the final model's running score is very high, and its ranking on kaggle is also very high. It has to be said that it is very successful.

3. Weakness

In my opinion some minor deficiencies cannot be called weaknesses, but if I must say, I hope that the strategy can be clearly stated in the feature selection and construction part.

4. Evaluation on Clarity and quality of writing: (5 points)

Simply put, it's almost perfect.

5. Evaluation on Technical Quality (5 points):

I think the author is challenging for this model, but they still achieve a high degree of completion, which is admirable.

6. Overall Rating: (5 points)

I think the author has done a lot of work, his attitude is impeccable, and the description of each step is also very standardized, the score is also high, and the overall is a near-perfect report.

I was struck by the perfection of this report, even if there are some minor deficiencies，I think it is worthy for a 5 point rating.