

The Journey of Loan Repayment Predictive Modeling : An Internship Report

ID/X Partners Data Scientist Virtual
Internship Program

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Introduction

Predicting Bank Loan Repayment:

This report presents an analysis of predictive models for bank loan repayment. The study explores various factors influencing loan repayment and evaluates the effectiveness of machine learning algorithms in predicting defaulters. The findings contribute to improving risk assessment processes and reducing financial losses for banks. The report aims to provide valuable insights for loan officers and risk management professionals in the banking industry.

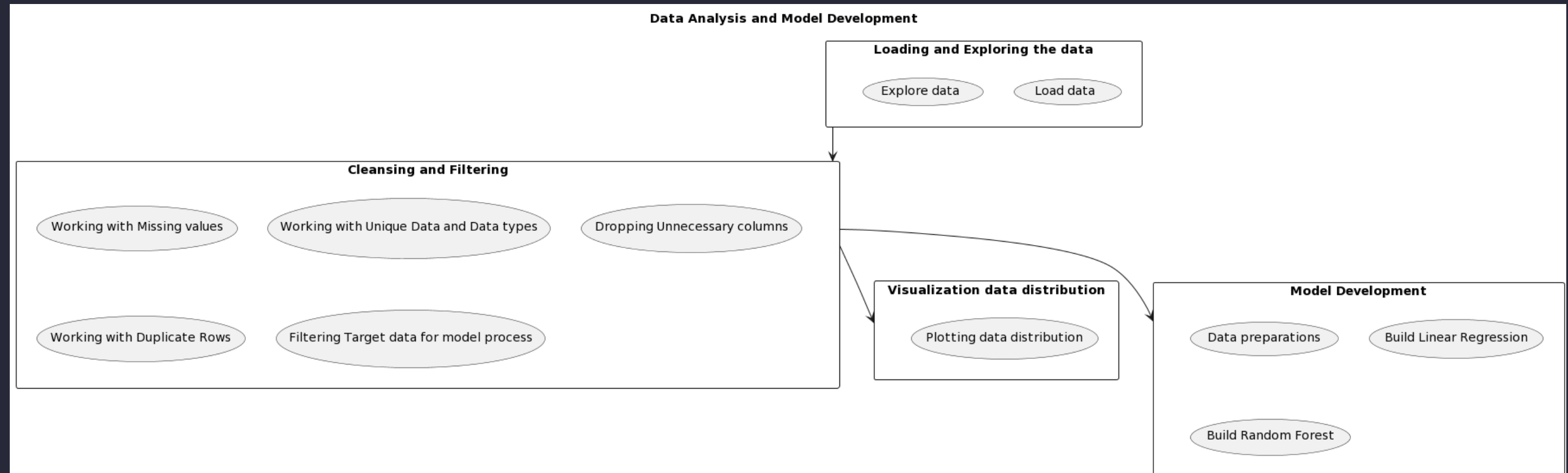


Problem Statement

Build a model that can predict credit risk using a dataset consisting of accepted and rejected loan data

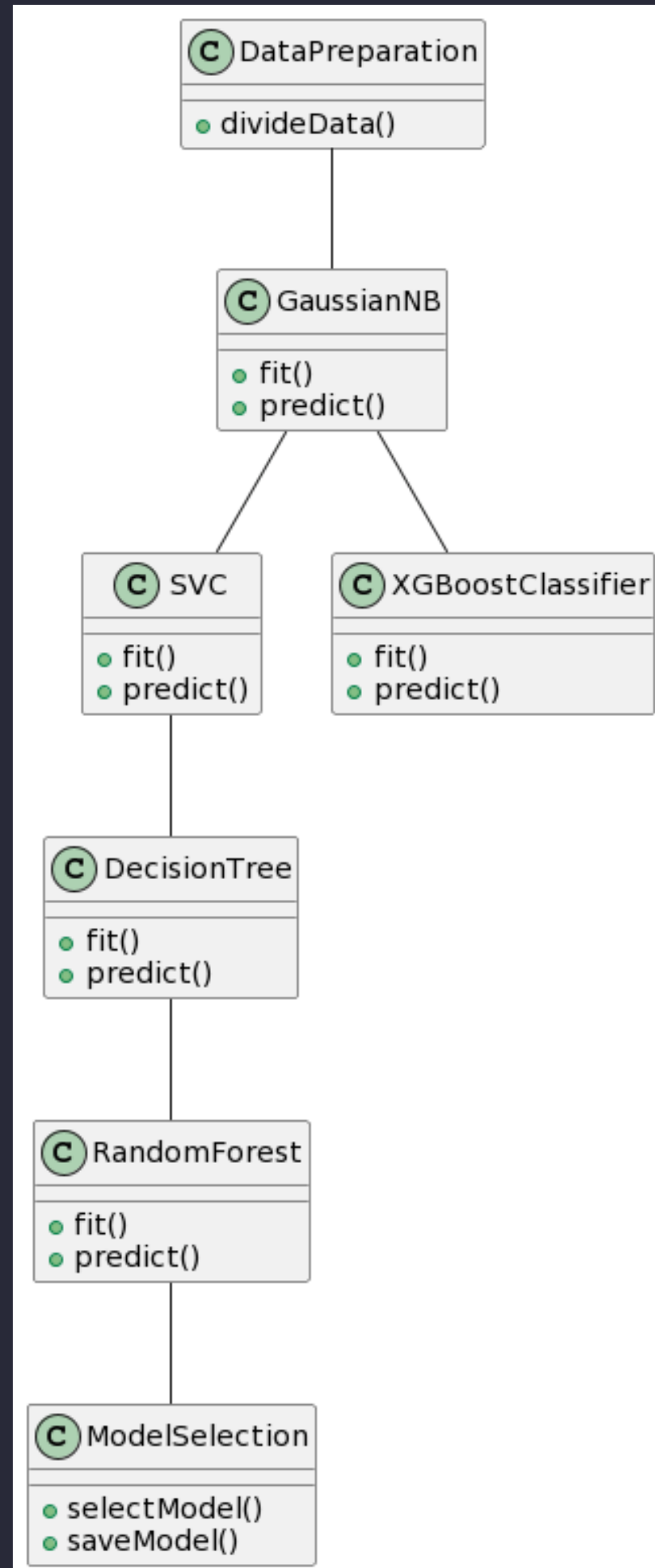


Thought Process

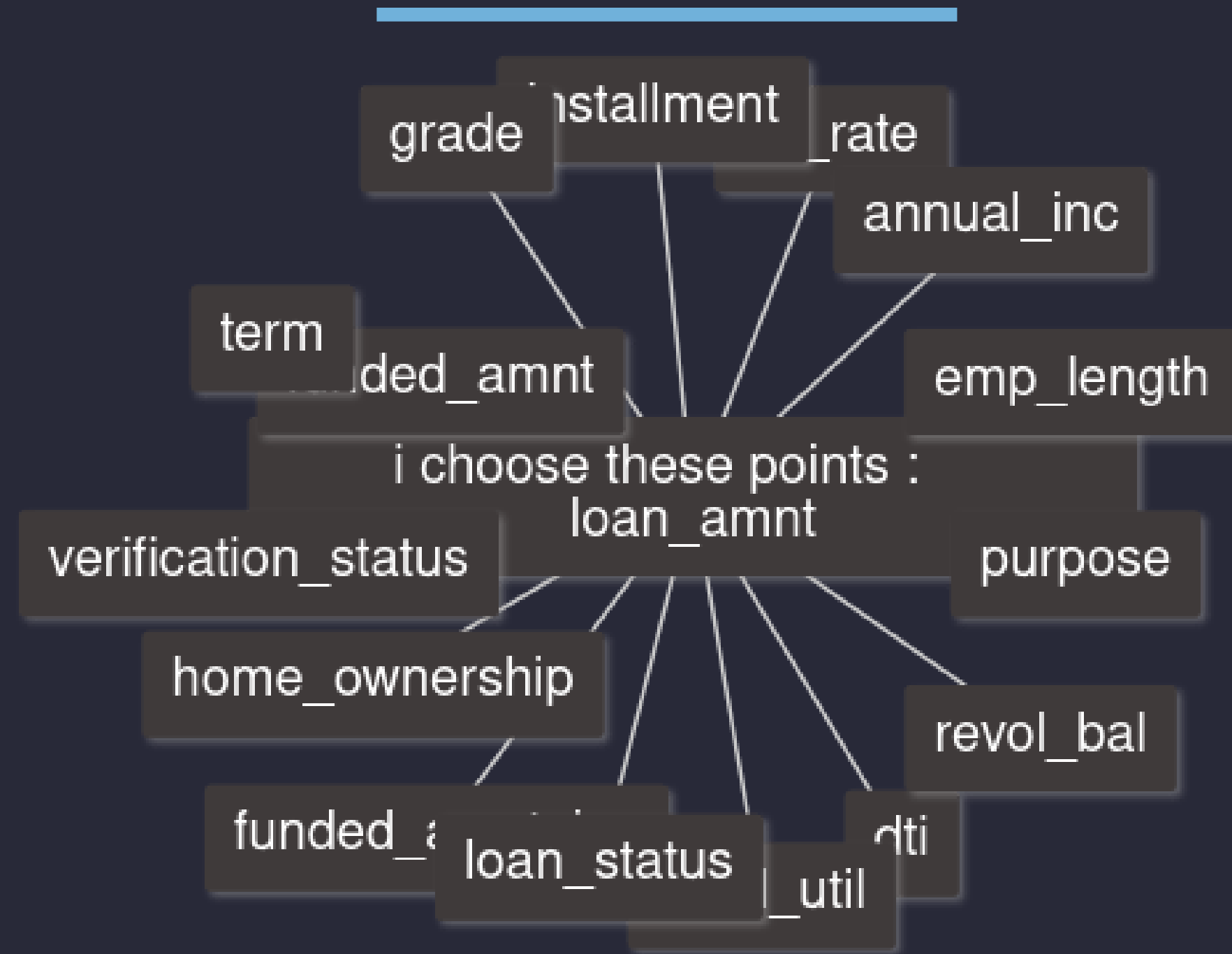


Remodeling

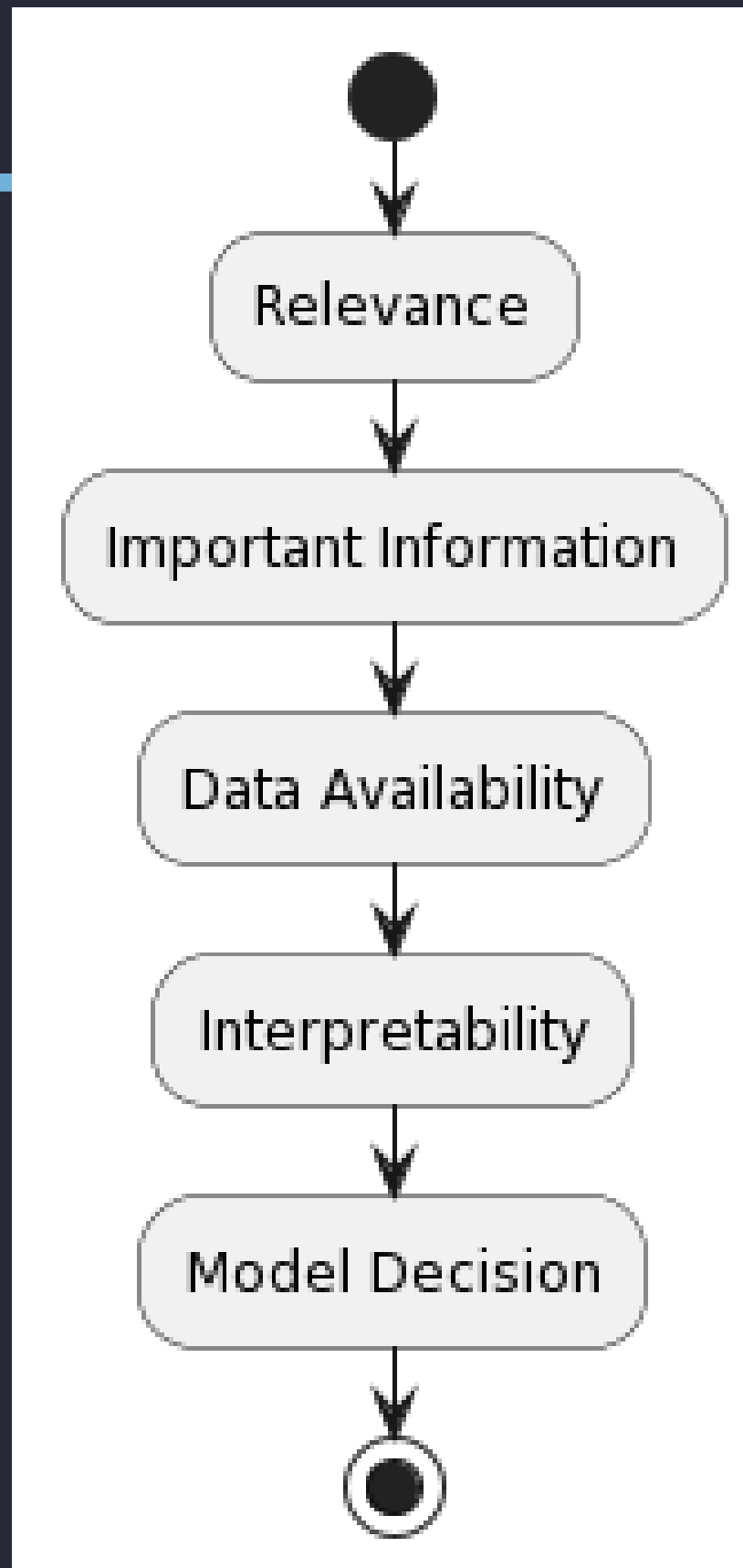
Uncovering Fallacies



Why Choose these Data?



The Reasons



Links

<https://github.com/ambufenn/Bank-repayment-prediction-ambu>

Conclusion

In this internship report, we explore predictive modeling for loan repayment, uncovering key insights for aspiring data scientists. Factors like credit history and income stability greatly influence repayment likelihood. Machine learning algorithms excel in this domain, analyzing data patterns with high accuracy. These models empower banks to assess and manage lending risks effectively. Aspiring data scientists can build on this report, understanding the importance of factors and the impact of machine learning in risk assessment. Predictive modeling offers a data-driven future for lending decisions, benefiting borrowers and lenders alike.

Thanks

