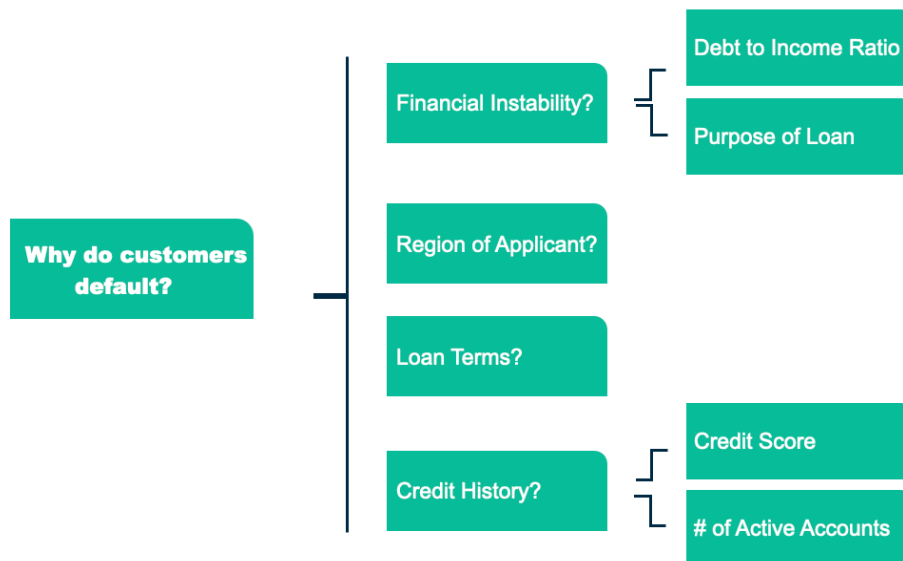
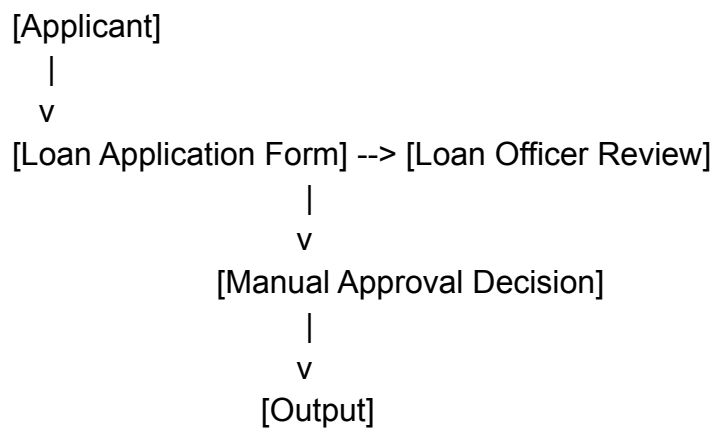


Business Workflow for Loan Default Prediction

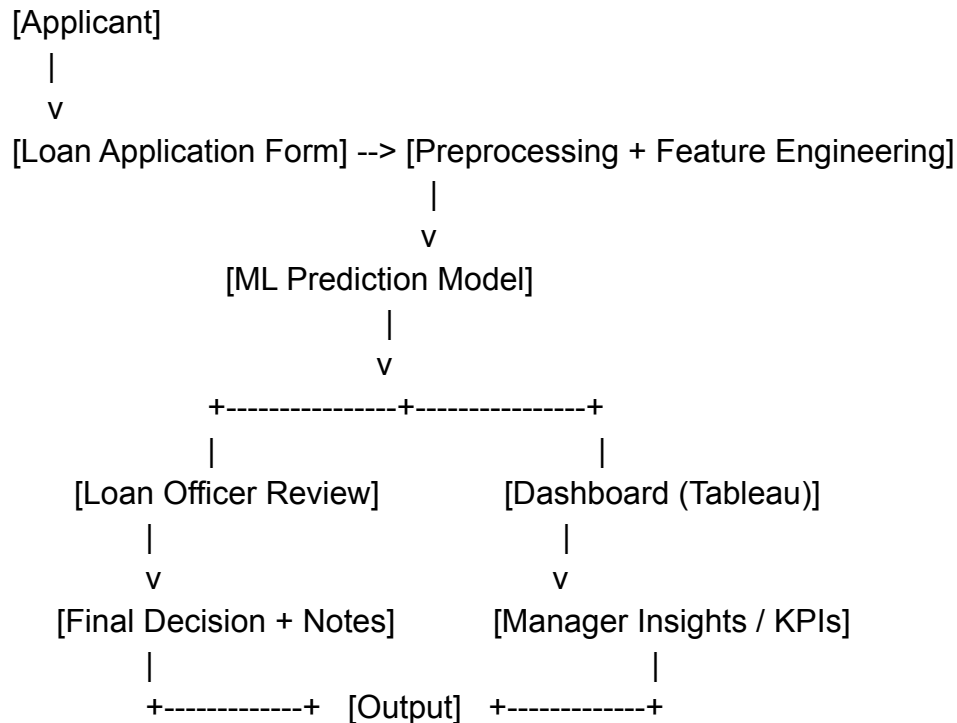
Issue Tree:



Data Flow Diagram without Data Science:



Data Flow Diagram with Data Science:



Use Cases:

- As a loan officer, I want to be able to see the risk score and key reasons for a loan default prediction so I can make an informed decision.
- As a risk manager, I want to identify the top regions with high default rates, so I can suggest policy changes.
- As a customer service rep, I want to be able to understand the reason for a denial to clearly explain to the customer and offer help if needed.
- As a data scientist, I want to know which features are most predictive of loan defaults so I can improve the machine learning model and assist the stakeholders understand the drivers.