# Predict Loan Default Risk

A bank recently received an influx of loan applications.

Build and apply classification models (Logistic Regression, Decision Tree, Forest Model, Boosted Model) to provide a recommendation on which loan applicants the bank should lend to.

## Business Problem

You work for a small bank and are responsible for determining if customers are creditworthy to give a loan to. Your team typically gets 200 loan applications per week and approves them by hand.

Due to a financial scandal that hit a competitive bank last week, you suddenly have an influx of new people applying for loans for your bank instead of the other bank in your city. All of a sudden you have nearly 500 loan applications to process this week!

Your manager sees this new influx as a great opportunity and wants you to figure out how to process all of these loan applications within one week.

You have the following information to work with:

1. Data on all past applications
2. The list of customers that need to be processed in the next few days

## Data

- credit-data.xlsx - all past loan applications
- customers.xlsx - list of customers who applied for a new loan

## Tasks

- Recommend which loan applicants the bank should lend to