***Research Question :***Identify/Predict if a customer would pay the debt on time using various ML models and come up with the optimal model based on accuracy, performance and loss scores.

***Expected data sources***: Kaggle

***Techniques for analysis:***  KNN, Random Forest, Gradient Boost and Tensor flow.

***Expected results:*** Based on the key parameters, being able to predict if a user will pay the debt on time. Output of the model will be 0 if the debt will be paid on time and 1 if the payments will be late.

***Business Importance:*** This will enable various banks and financial institutions to use this information to make decisions whether to grant loan to an individual or not. In the light of recent snafus in financial sector, such a model will be extremely helpful.