

# Business Flow Understanding

ID/X PARTNER X RAKAMIN  
VIRTUAL INTERNSHIP EXPERIENCE

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Credit risk assesment project

# LOAN APPLICATION



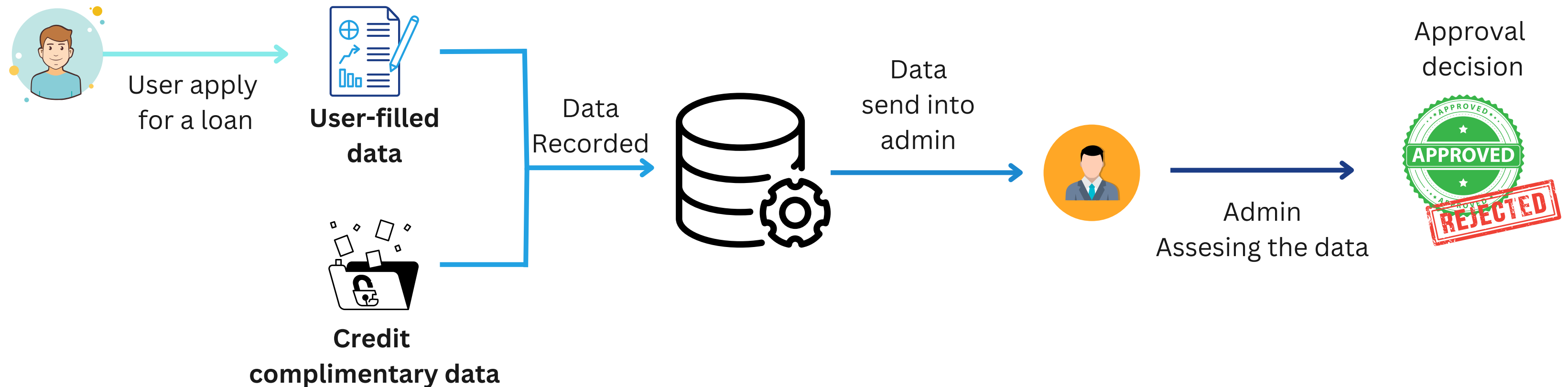
**User / borrower**



**Admin / Assesor**

## Step-by-step loan application:

1. user apply a loan and filling required data
2. complimentary outsourced data will be acquired to help the assessment process
3. the data is recorded in the database
4. the application will be assessed by admin
5. the approval result will be based on admin evaluation



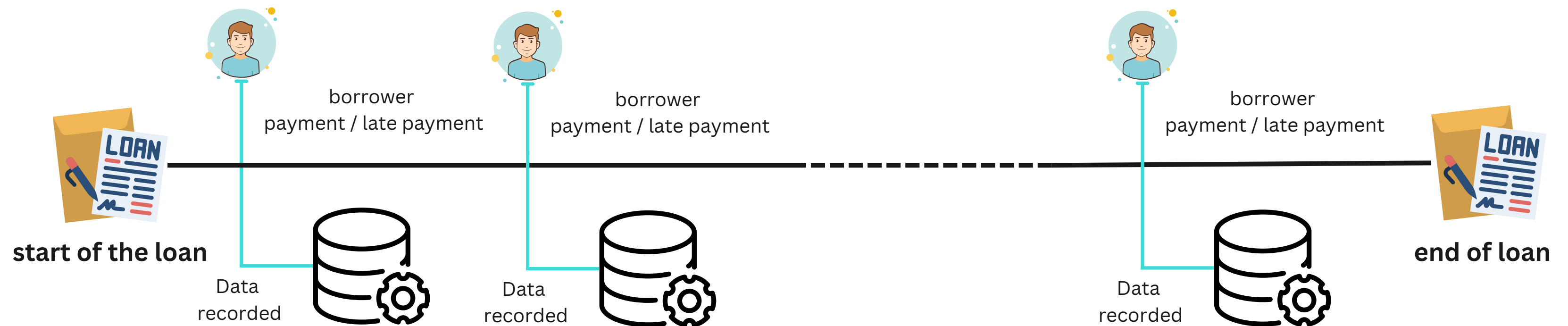
# LOAN ACTIVITY



User / borrower

what **happen** during the loan is active:

- every transaction will be recorded based on what action is performed
- if the record is already exist, current transaction data will **update** the record in database
- **loan status** will be updated in the end of loan



# DATA TYPE BASED ON ITS COLLECTION



## User-filled data

Data that acquired from input of borrower  
e.g employment, duration of employment, annual income



## Credit complimentary data

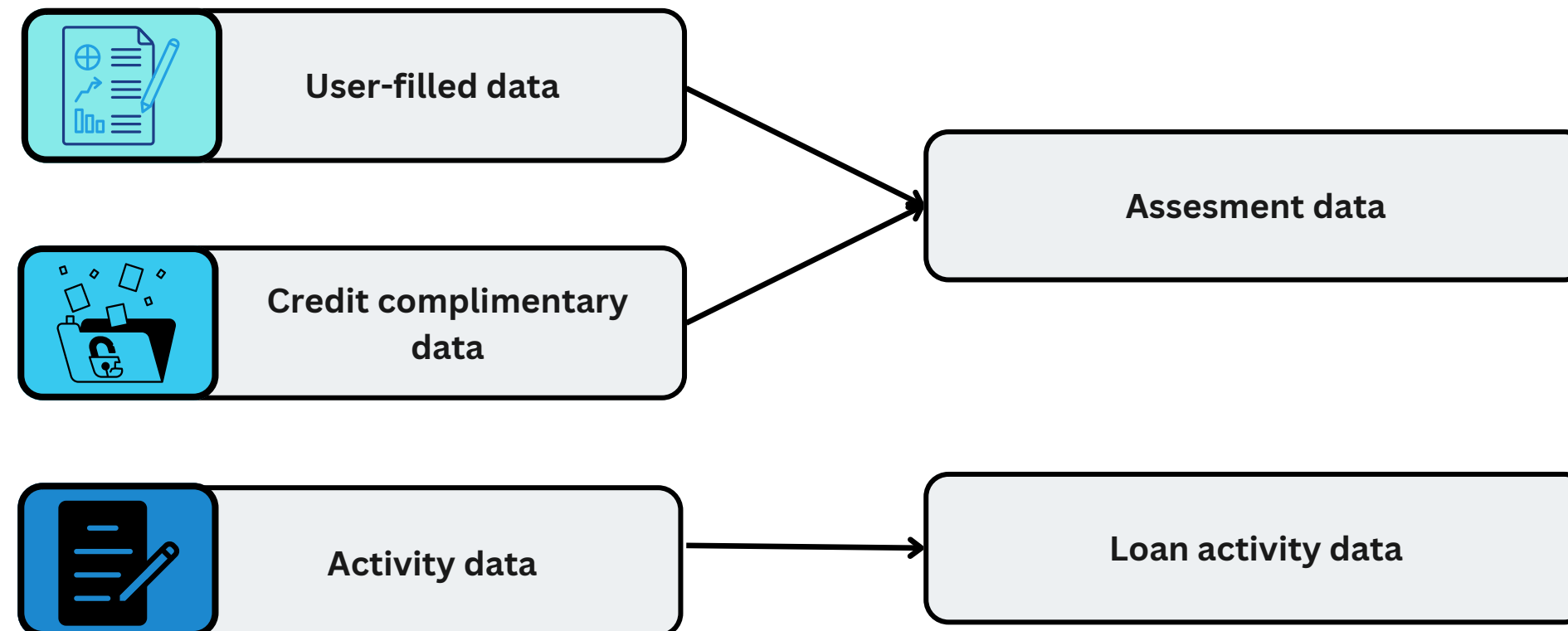
Data that acquired from outside soruce that available to be accessed  
e.g public record, account number



## Activity data

This data is sourced from the activity toward the loans  
which recorded inside the company  
e.g upcoming payment day, last payment amount

# DATA TYPE BASED ON ITS COLLECTION

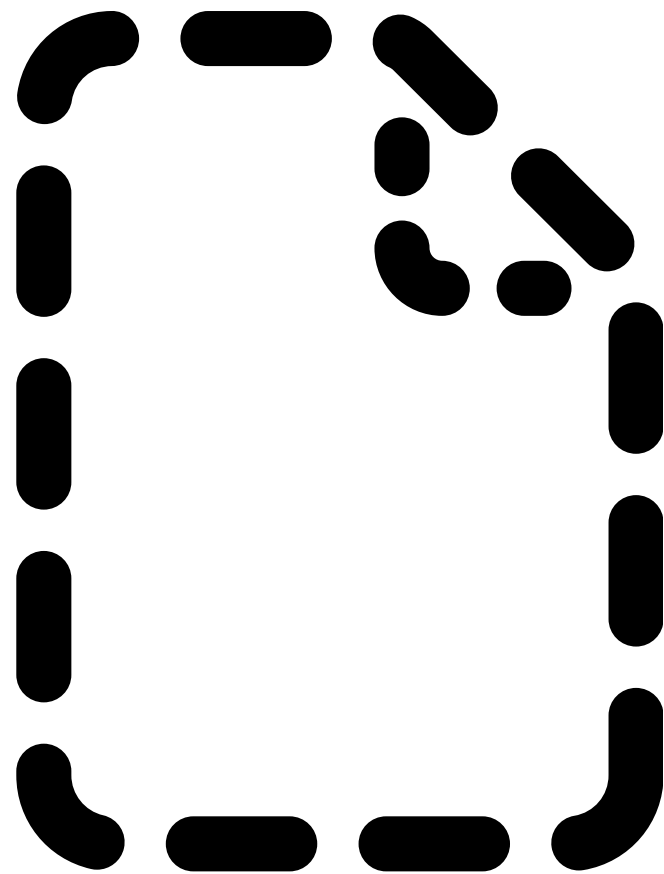


Based on the data acquiring process and how it will be used, the data divided into 2 category in which are:

- Assesment data
- Loan Activity data

This category will divide the data timeline into **before** and **after** the approval process

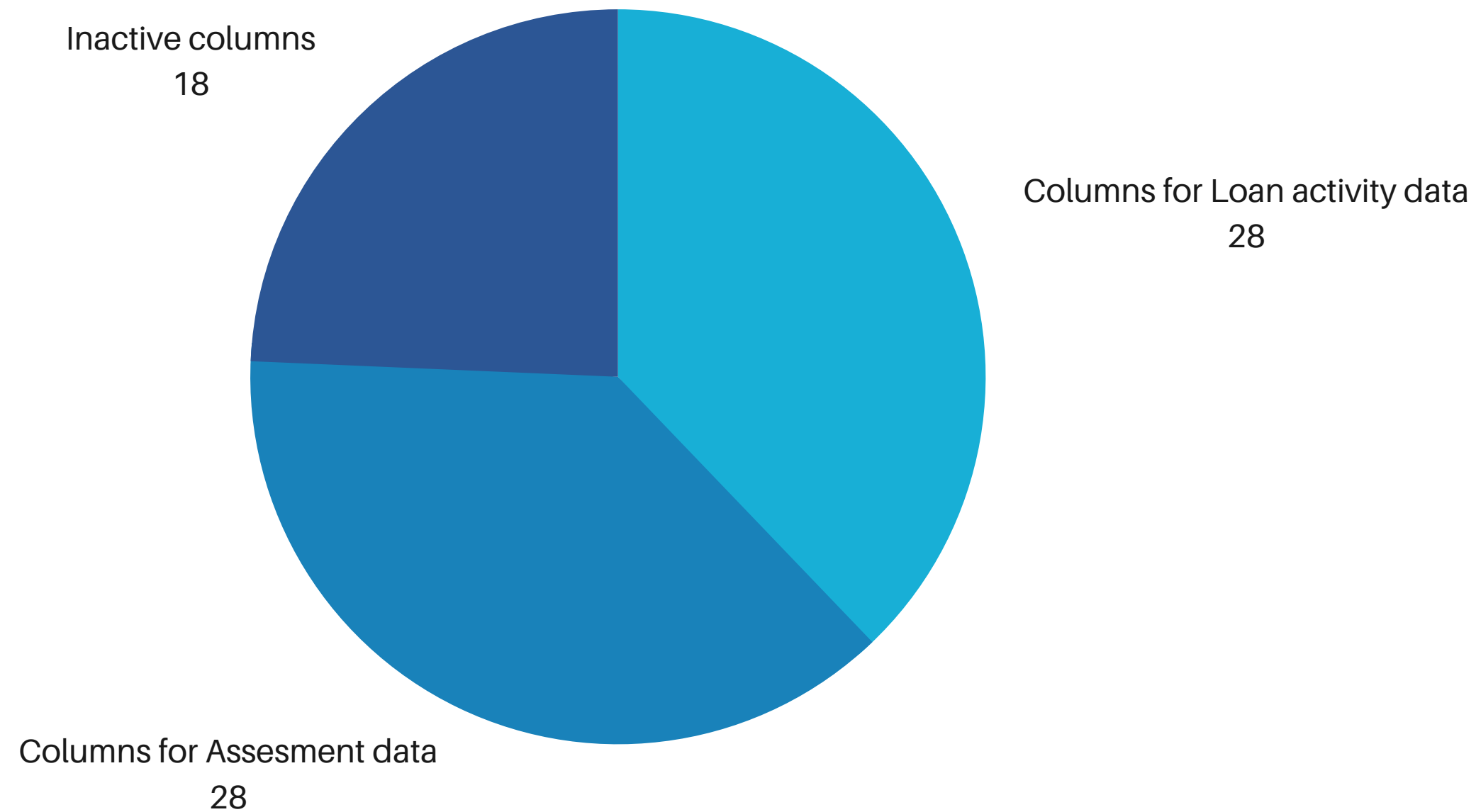
## COLUMNS WITH NO DATA



Looking further there are **17 columns** with no input at all (100% empty)

These feature will be considered as **Inactive** since it is not being used in the loan process

# SUMMARY OF DATA CATEGORIZATION



The data category will determine on how the data will be used

As Assessment data will be available to be accessed pre-approval of the loan, this category will be used on the machine learning modeling and analysis

With the Loan activity data in which only exist after the loan is active, it can be used for data analysis

Inactive Columns will not be used at all

There is a column named "policy\_code" in which only have 1 as the input value therefore it will be considered as inactive since it does not contain any information to be used