



Packt Publishing Limited
Second Floor, 35 Livery Street
Birmingham, B3 2PB
United Kingdom
Tel: (+44) 0121 265 6484
snehalt@packt.com

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RE: Letter of Completion

We hereby certify that **Mandar Vast** has completed a group project in collaboration with Packt. This project ran from 30-07-2021 to 13-09-2021. The goal of the “**Decision System for Credit Underwriting**” project was to develop a scientifically developed data-driven system to automate decisions and processing for stronger and quicker underwriting for loan applicants. This system is useful for banks and other financial organizations with a lending portfolio, to be able to evaluate the credit worthiness of the loan applicants.

Mandar, along with 3 other team members, was able to implement many data science concepts such as data preprocessing, data cleaning, EDA, regression models, prediction techniques and the basics of unit economics within the project scope.

Over the course of our project, Mandar attended 97% of all team sessions and delivered 100% of all assigned sprint goals and deliverables on time. He has a good understanding of data analysis, is an effective problem – solver and manages to support the team whenever required.

Our team leader for the project **Raja Nagaraju**, Lead Data Scientist, has the following feedback about Mandar’s performance:

- *Mandar’s grasp of the fundamentals to start the work on data science viz., programming tools and the techniques was commendable. His dedication helped in getting deliverables on time, without which it would have been difficult to meet the deadlines.*
- *Though Mandar had limited exposure to business, he was quickly able to understand the business setting and its need; this can get better with more exposure in solving business problems. The zeal to learn helped him to explore outside the scope of the project and try other techniques to improve the solution.*
- *His ability to communicate his thoughts clearly was very useful while working in groups.*
- *The collaborative efforts were good, however can be improved easily with added effort.*

We echo the feedback from the team lead on this project and found Mandar to be a highly valuable member of the project team. We would be delighted to have Mandar work with us again on another project. We would like to wish Mandar the best of luck in his future career.

Erol Staveley
Head of Product