

DEFAULT CUSTOMER

MODEL STATS

XGB

Model

0.84

Recall

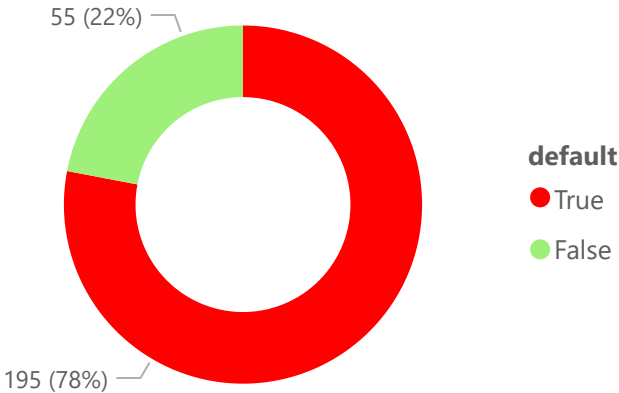
Precision

Recall

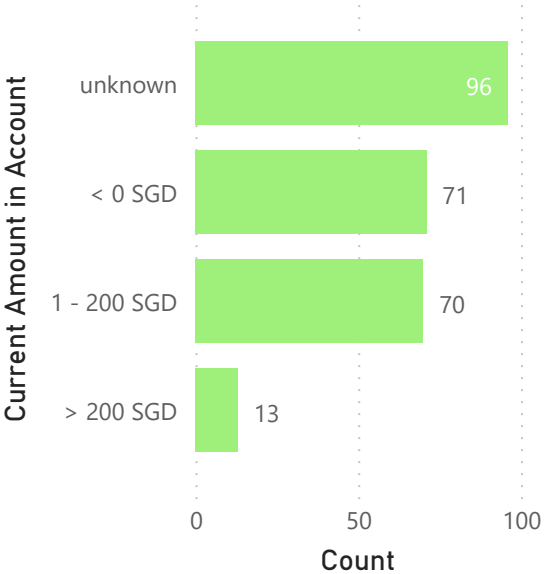
0.20	0.82	0.17	0.83
SPLIT SIZE	Accuracy	Acc(train-test)	F1 Score
	CM	Predicted False(0)	Predicted True(1)
	Actual False (0)	103	26
	Actual True (1)	29	117
0.83	Precision		

The Model should have high Recall value because if model predicts a person as not default then bank may suffer from financial loss. So, the False negative is the most dangerous case for our model.

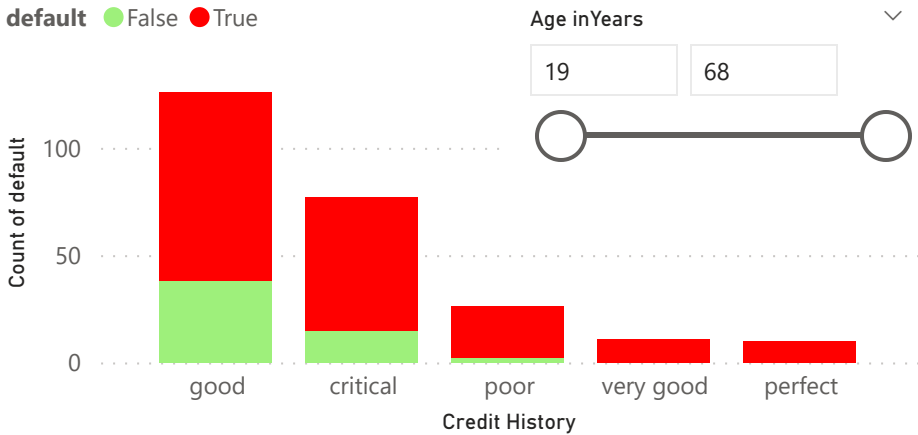
Chances of Defaults



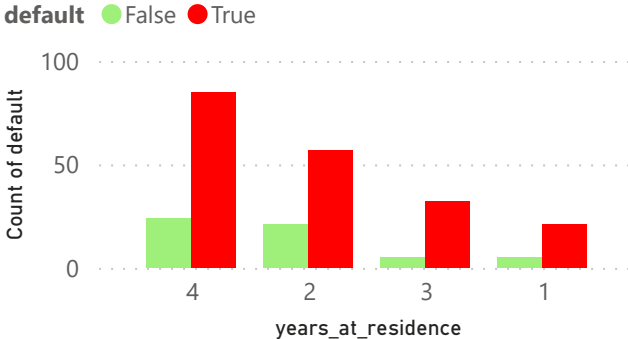
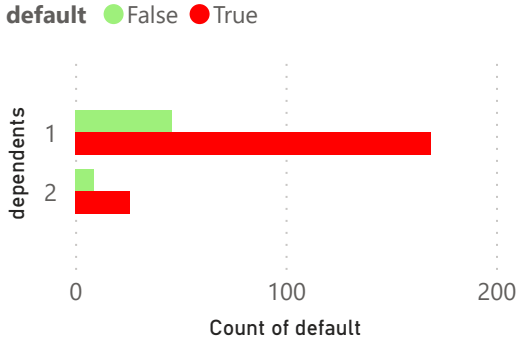
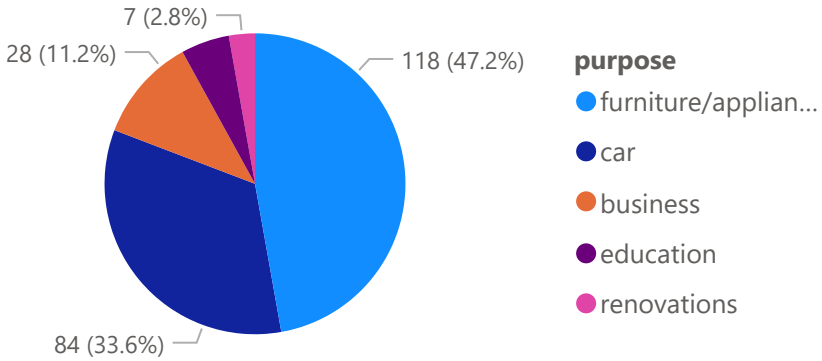
Count by Current Amount



Credit History and default



Purpose for loan



Job Type

☐ management

☐ skilled

☐ unemployed

☐ unskilled

Existing Loans

All

Housing

All

Phone

All

Credit other t...

All

Duration of lo...

All