

CREDIT COMPASS



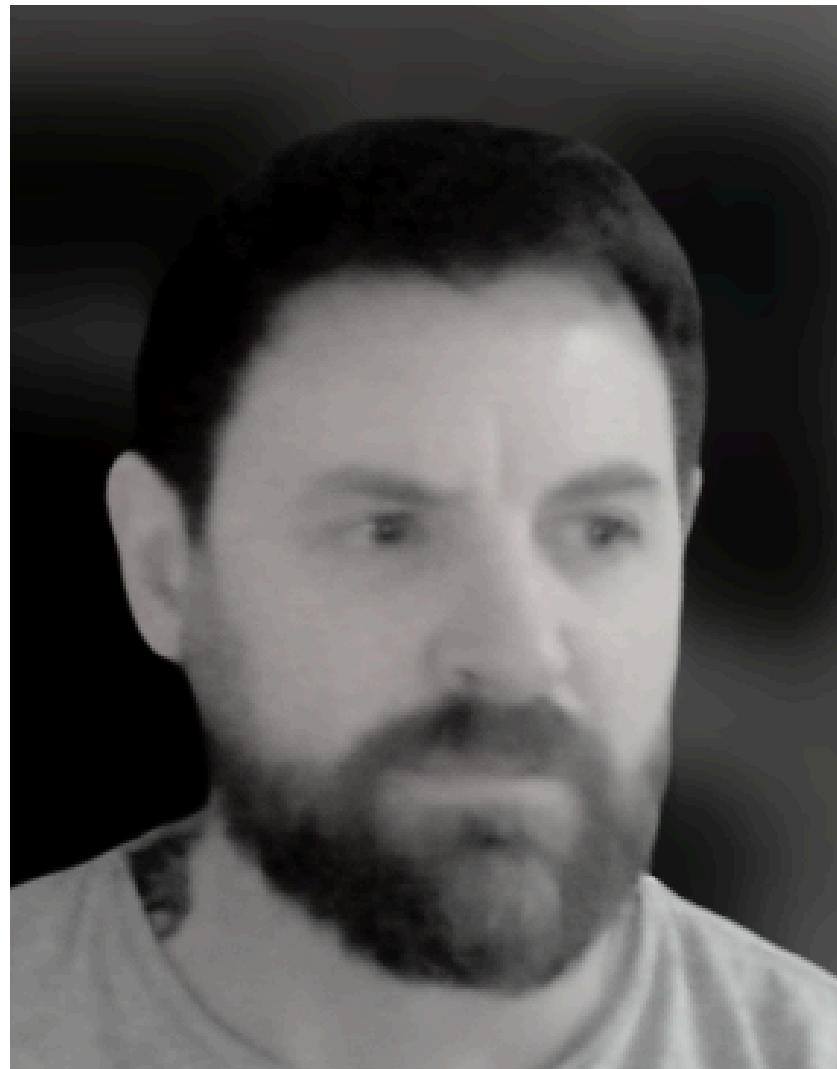
OUR TEAM



RUDI T
ESPINOZA



MAERO
ATHANASIUS
LUTTA



PABLO
ANDRES
GUINDA



THE WISE TEAM



EUNICE
MWANGI



DIANA
TARASOVETS



PREDICTING LOAN APPROVAL USING MACHINE LEARNING

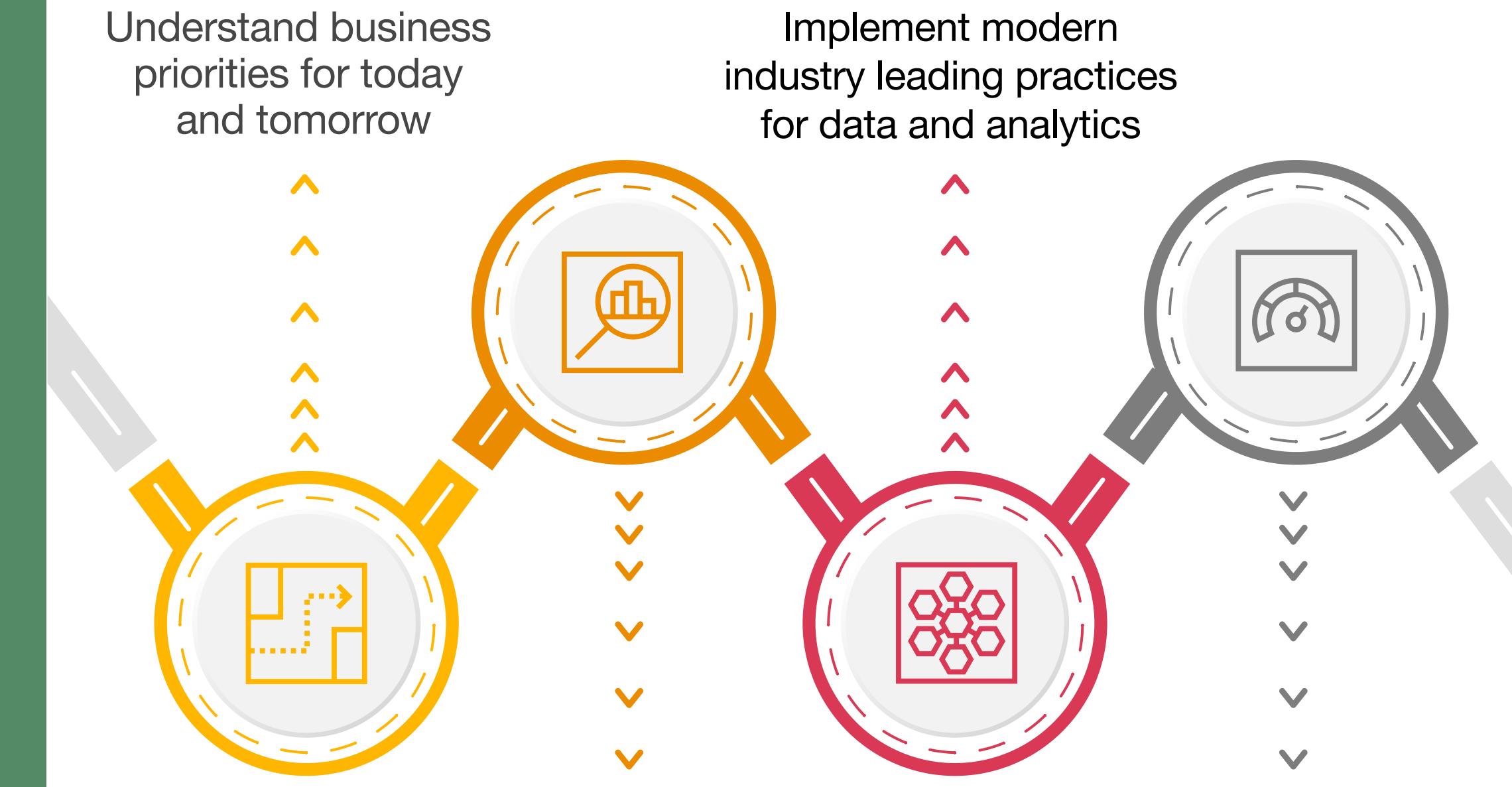
PROJECT GOAL



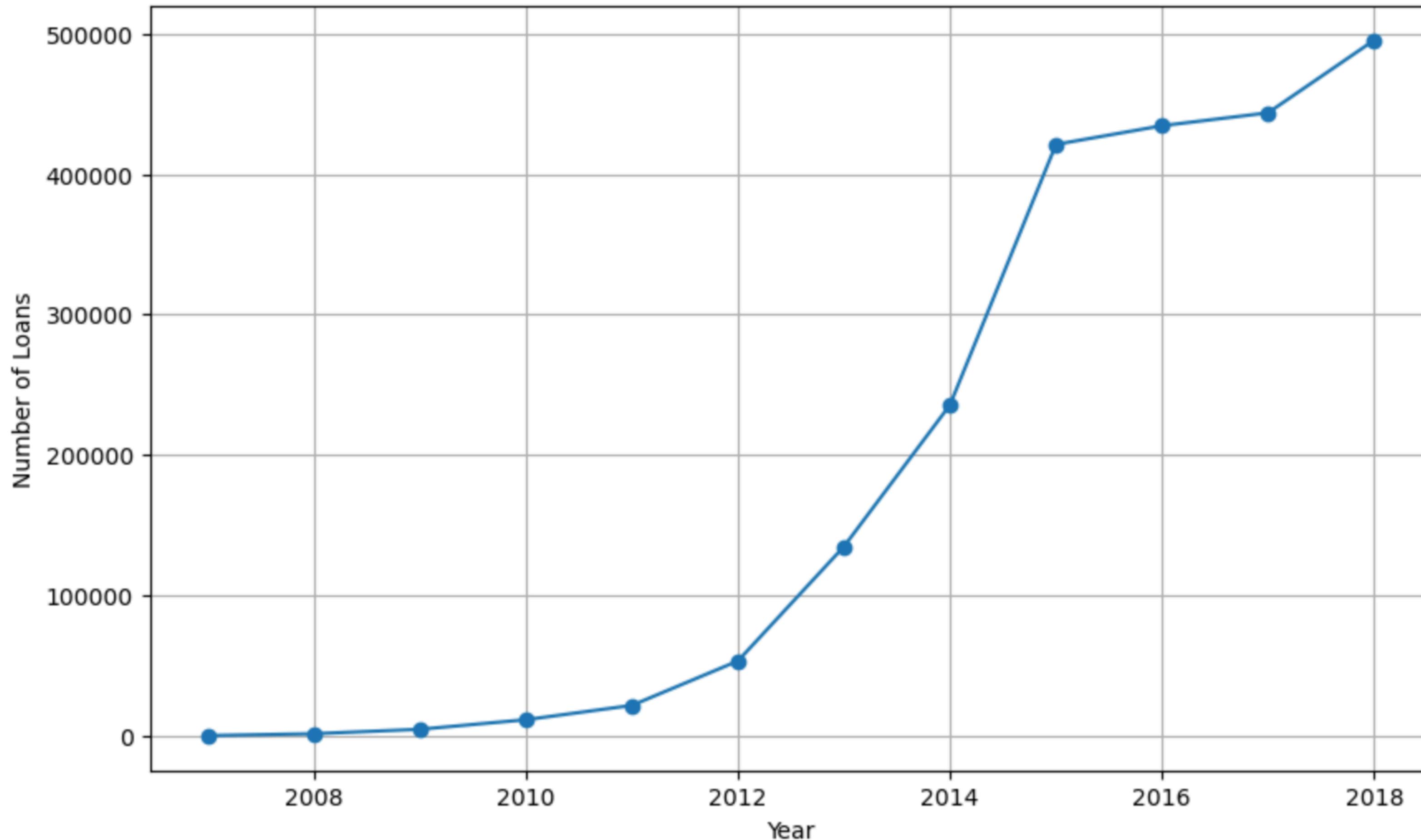
TO CLASSIFY WHETHER A LOAN APPLICATION WILL BE APPROVED OR REJECTED BASED ON ATTRIBUTES LIKE INCOME, EDUCATION, WORKING EXPERIENCE, CREDIT HISTORY, ECONOMIC CONDITIONS, AND OTHER FACTORS.

DECISION STRATEGY:

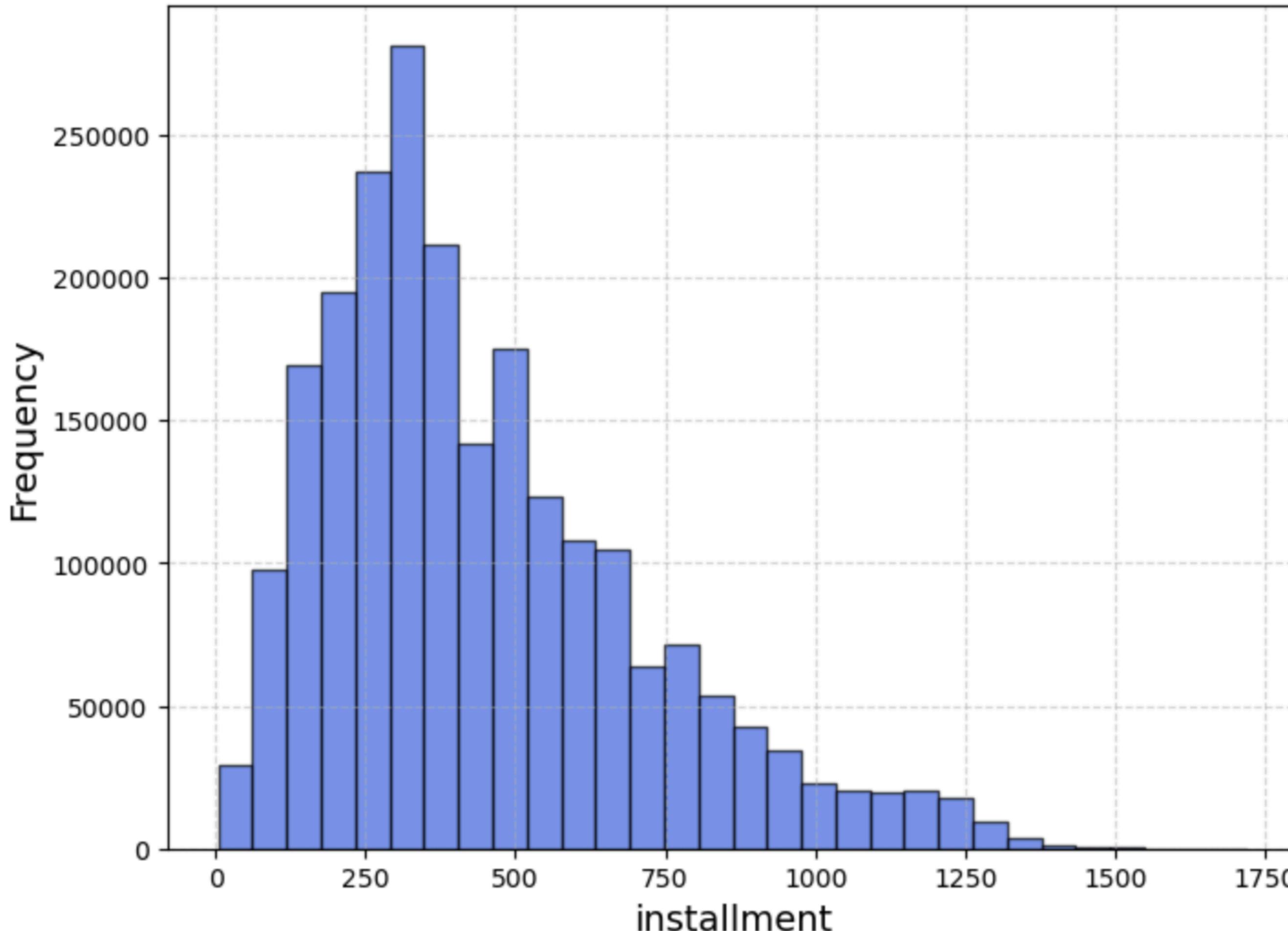
- Data Collection and Preparation
- Exploratory Data Analysis (EDA)
- Feature Selection and Engineering
- Model Building, Training and Evaluation
- Evaluate and Compare the Models
- Conclusion and Insights



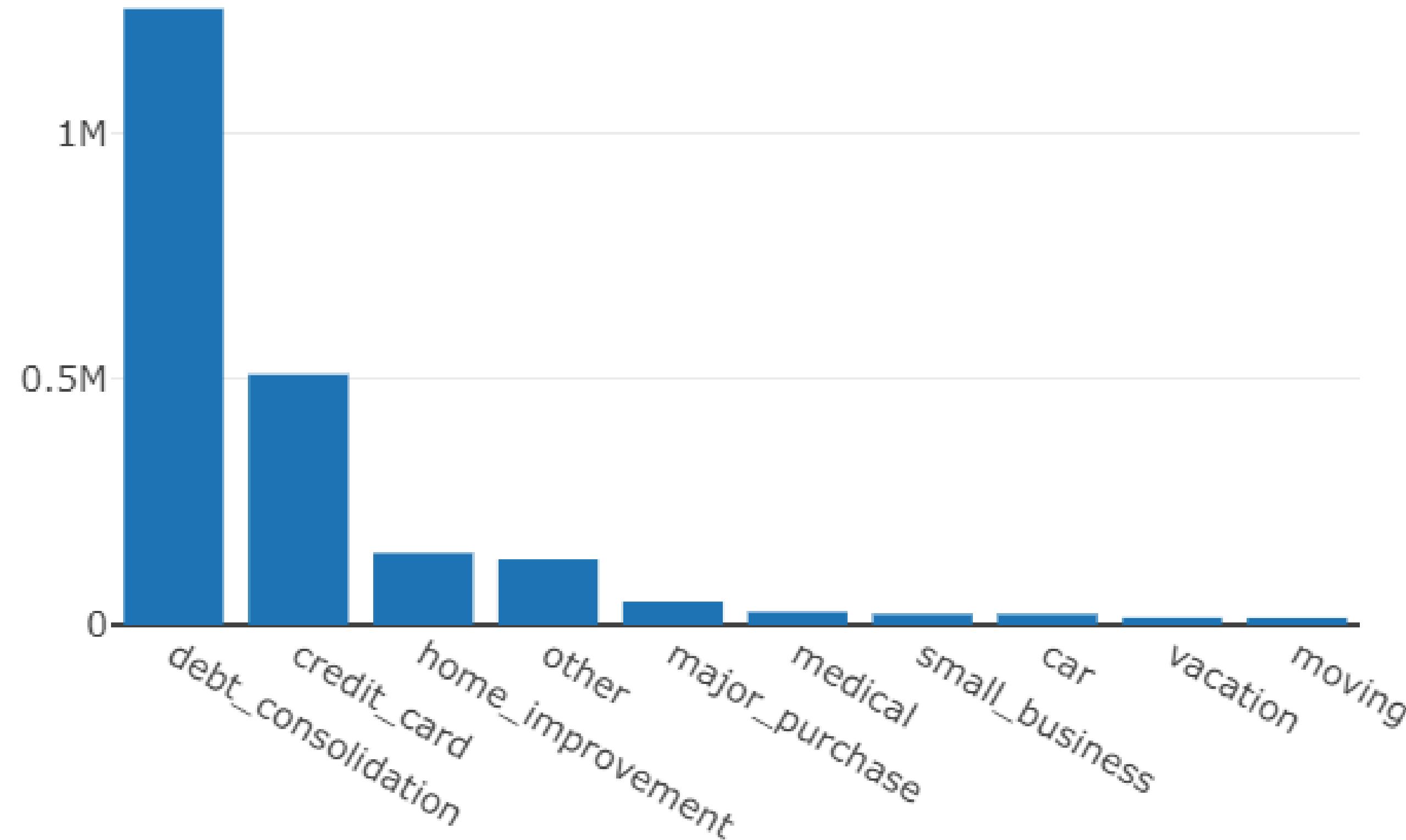
Trend of Loan Approvals Over Time



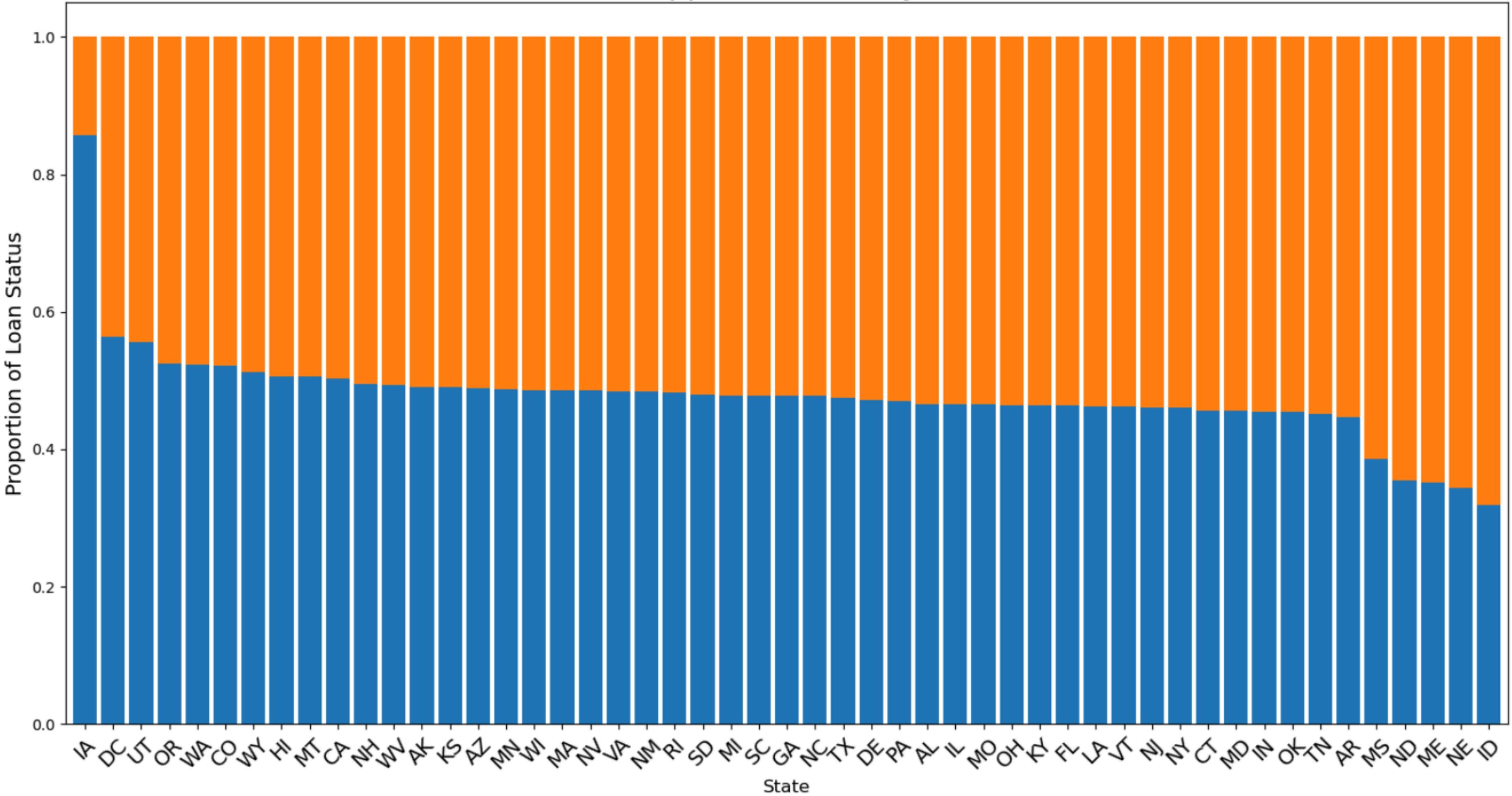
Distribution of installment in the Loans Dataset



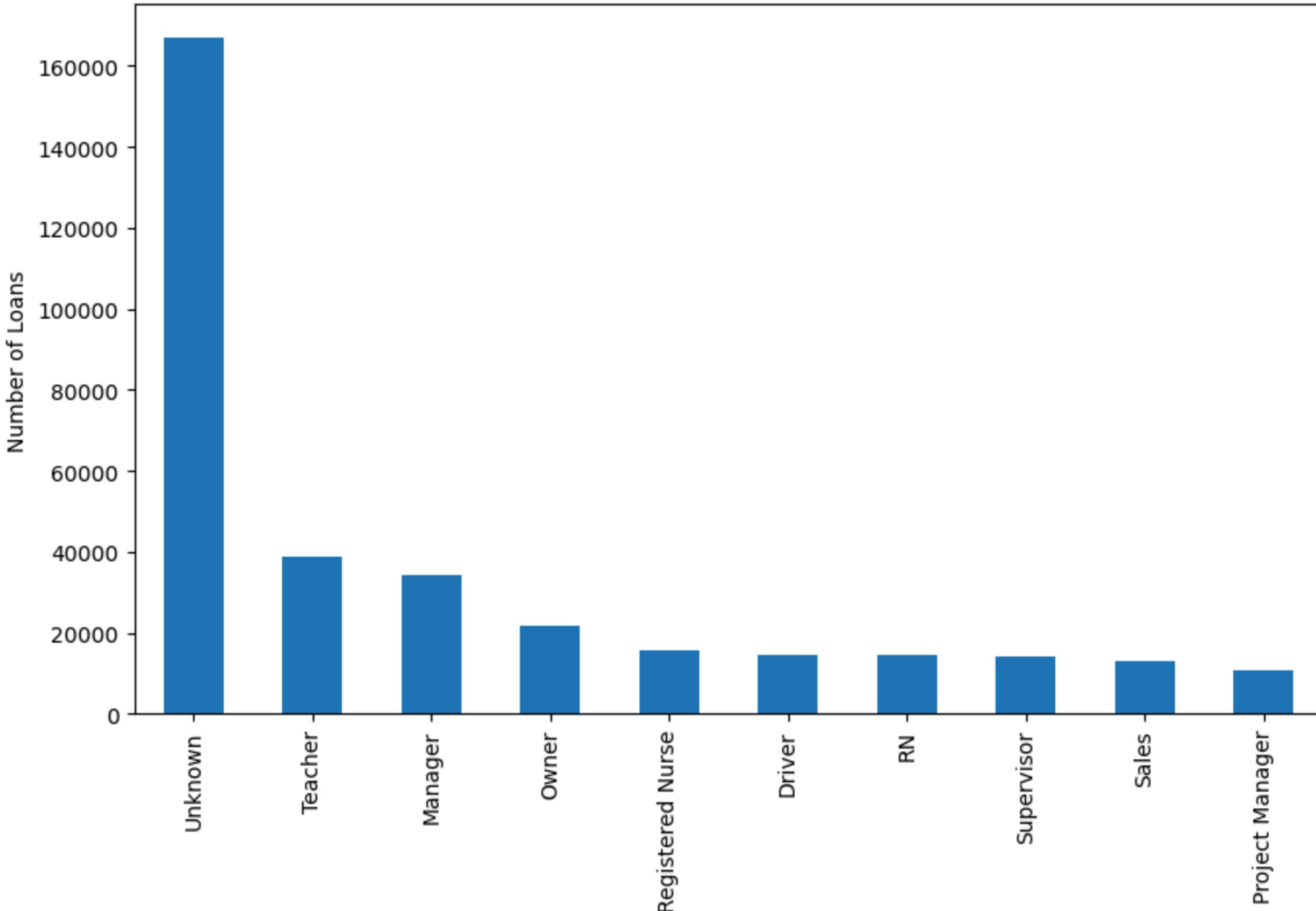
Top 10 Reasons for Seeking a Loan



Loan Approval Rates by State



Loans Approved Among the Top 10 Employment Titles



“

An investment
in knowledge pays
the best interest.

BENJAMIN FRANKLIN

WEBSITE

CREDITCOMPASS.COM



KEY FINDINGS

TEMPORAL
ANALYSIS

DEMOGRAPHIC
INFLUENCE

INCOME
ANALYSIS

GEOGRAPHICAL
TRENDS



TECHNICAL IMPLICATIONS

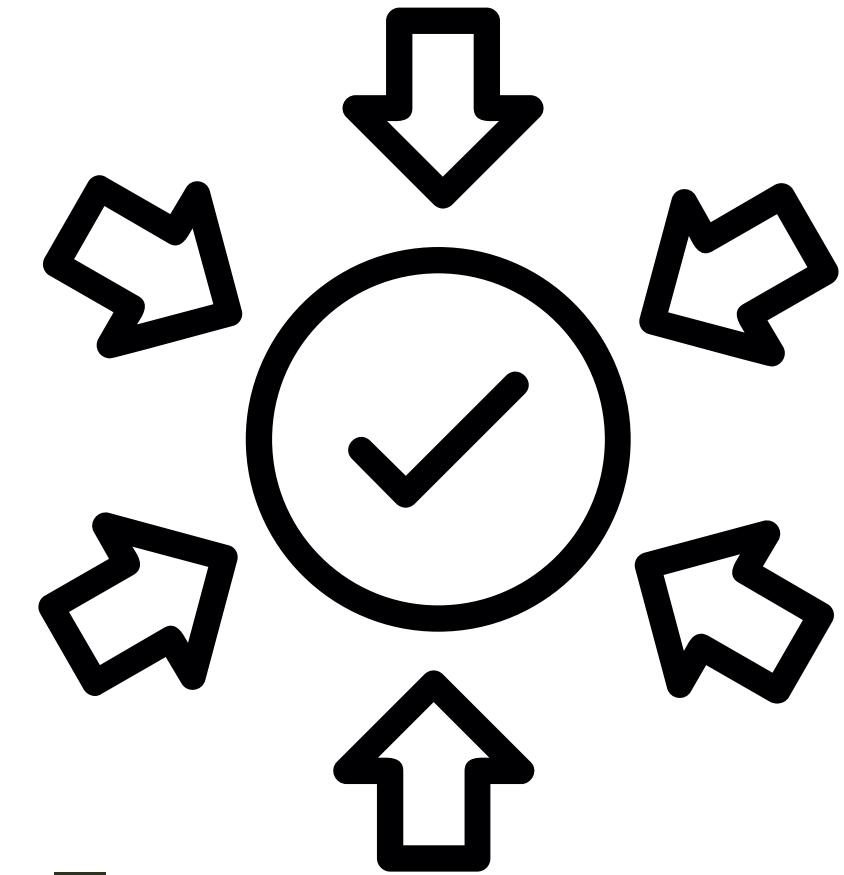
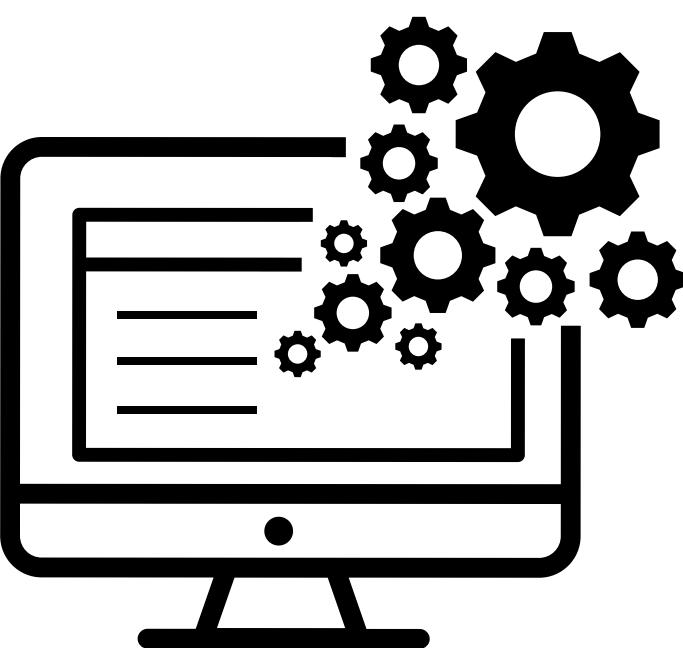


DATA
PREPROCESSING

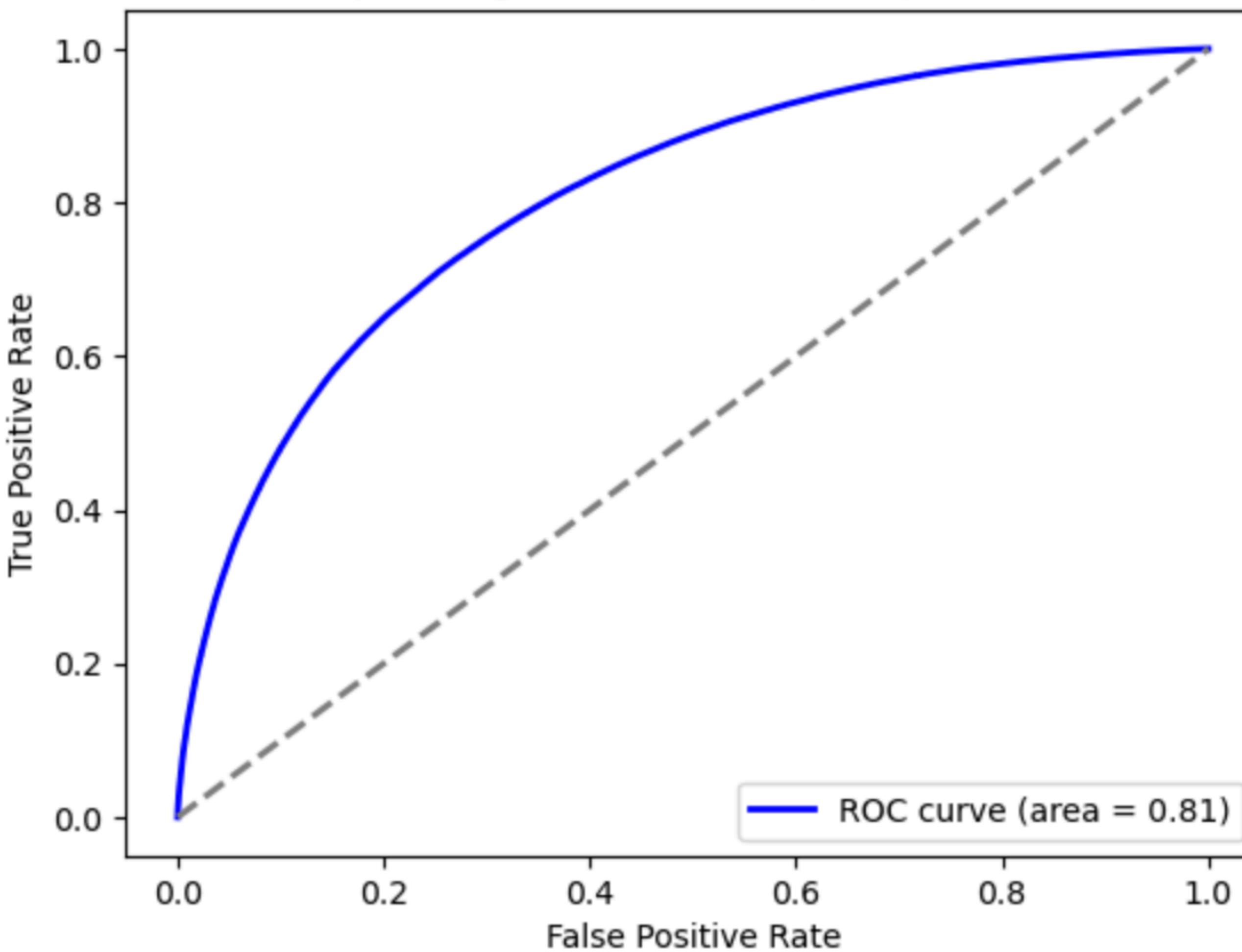
FEATURE
ENGINEERING

MODELLING

LIMITATIONS
AND FUTURE
WORK



Receiver Operating Characteristic (ROC) Curve - XGBoost



KAGGLE.COM

Loan application dataset

WORLD BANK

Economic indicators (GDP growth,
unemployment rates, interest rates)

U.S. CENSUS BUREAU

Demographic data

FEDERAL RESERVE ECONOMIC
DATA (FRED)

Historical economic data

OPENSTREETMAP

Geospatial data

DATA SOURCES

THANK YOU FOR YOUR ATTENTION !!!