

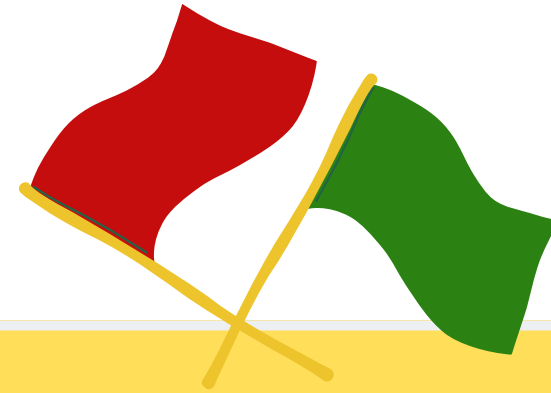
# NON FINANCIAL LOAN DEFAULT PREDICTION MODEL:



Capture real time transactions related to personal attributes of customers. Ex-swiggy, gym, dividend credits, Insurance claims.



The real-time data is then provided as inputs for SQL and Machine Learning Algorithms for classification of risk profiling.



Behavioural insights are obtained from the red and green flags depending upon the risk type based on the spending pattern.



The segregated data of the risk classification of our customers is then fed on a interactive dashboards based on which informed decisions on loan defaults can be assessed.

## UPDATE

The Machine Learning model and SQL rules are constantly updated to improve the accuracy of capturing data.

**DATA INDICATORS FOR DEFAULT PREDICTION:-**

<b>Red Flags</b>	<b>Money Management Skills</b>	<b>Trading activities,Betting Games/OTT Subscriptions,Rising Insurance Premiums,Tax Notice,Online Shoppings.</b>
	<b>Lifestyle Choices</b>	<b>Insurance Claims, Hospitalisation Bills, Frequent Online Food orders &amp; restaurant payments,Frequent Recreational Activities,BMI,Pre-Existing Diseases.</b>
	<b>MISC</b>	<b>Disaster/Conflict prone Geographical location,Psychometric Profiling, Financial literacy.</b>
<b>Green Flags</b>	<b>Money Management Skills</b>	<b>Dividend Credits,Demat Balance,Home/Car Ownership,FD/PPF/EPF A/c's, Historical SB Balance,Financial Goals.</b>
	<b>Lifestyle Choices</b>	<b>GYM Membership,Social connections,Residential Stability.</b>