

Dots

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Task introduction & process

Task: Data preprocessing and building a scoring model to identify the default of clients

Problem:

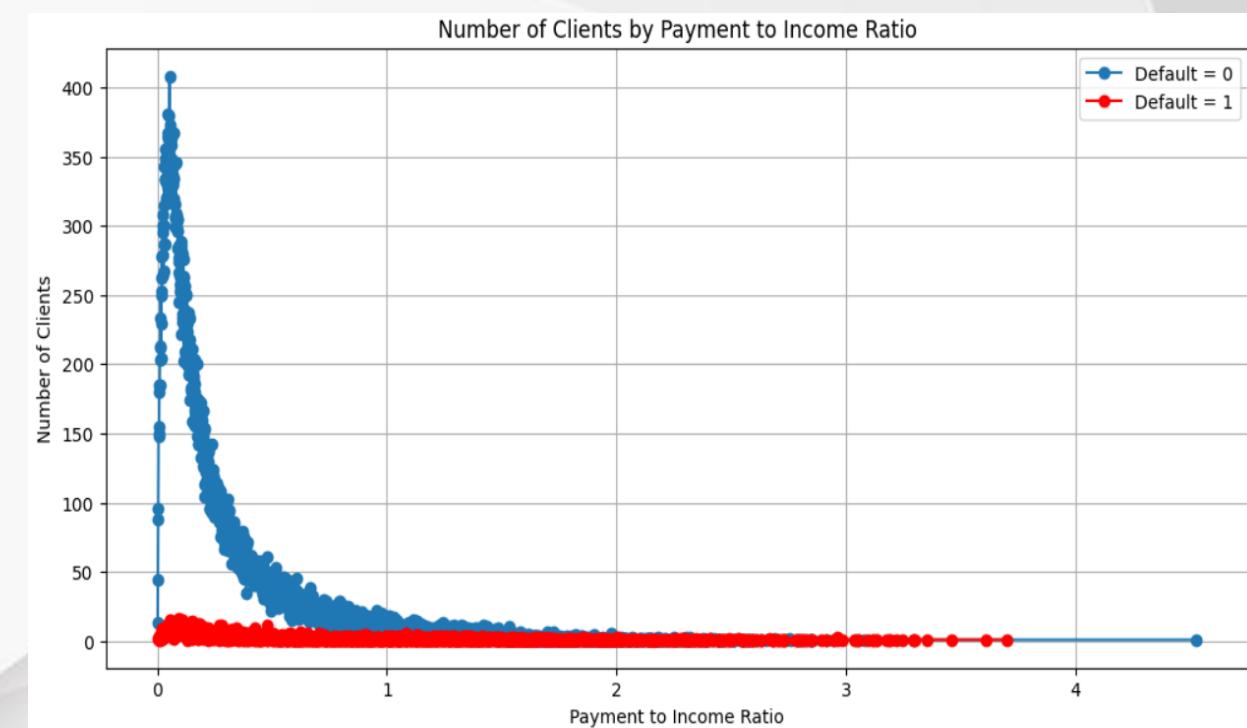
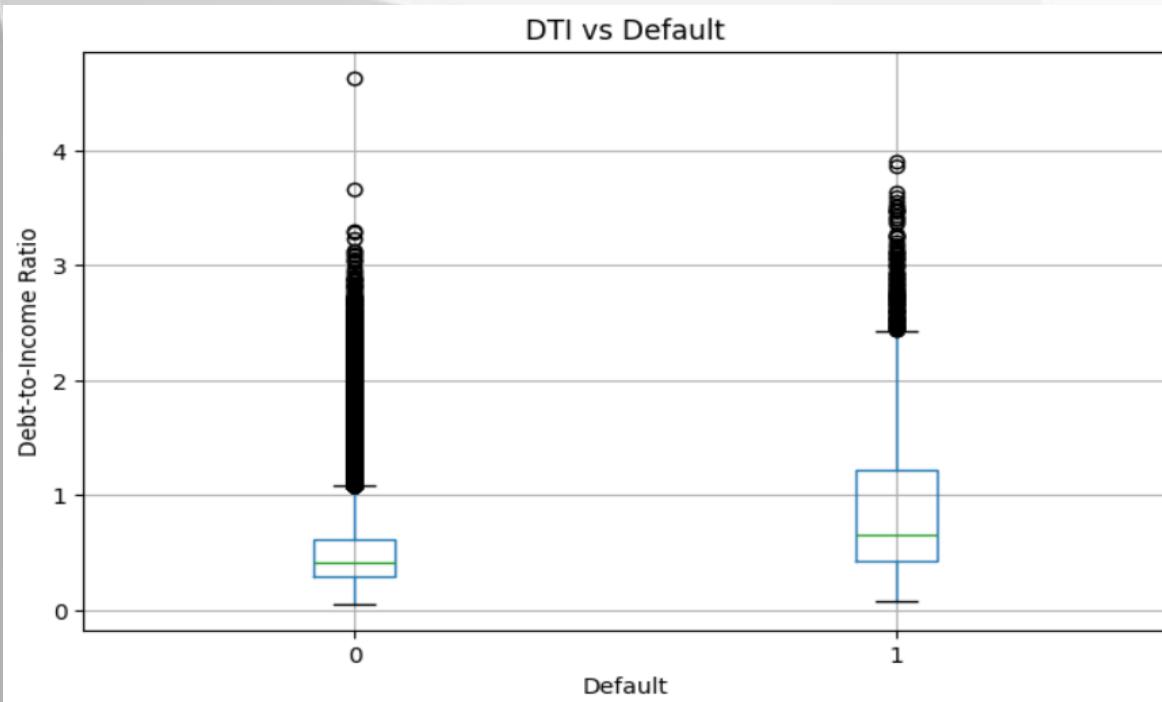
- Description of dataset
- Imbalance distribution of the target column(**default**)
- Selection of the best model

Process & Execution:

- Gathering data from different sources(JSON, CSV, XML, XLSX, PARQUET)
- Performing data cleaning and Exploratory Data Analysis
- Testing and model with tree-based(Xgboost, LGBM) and Linear models(Logistic regression)

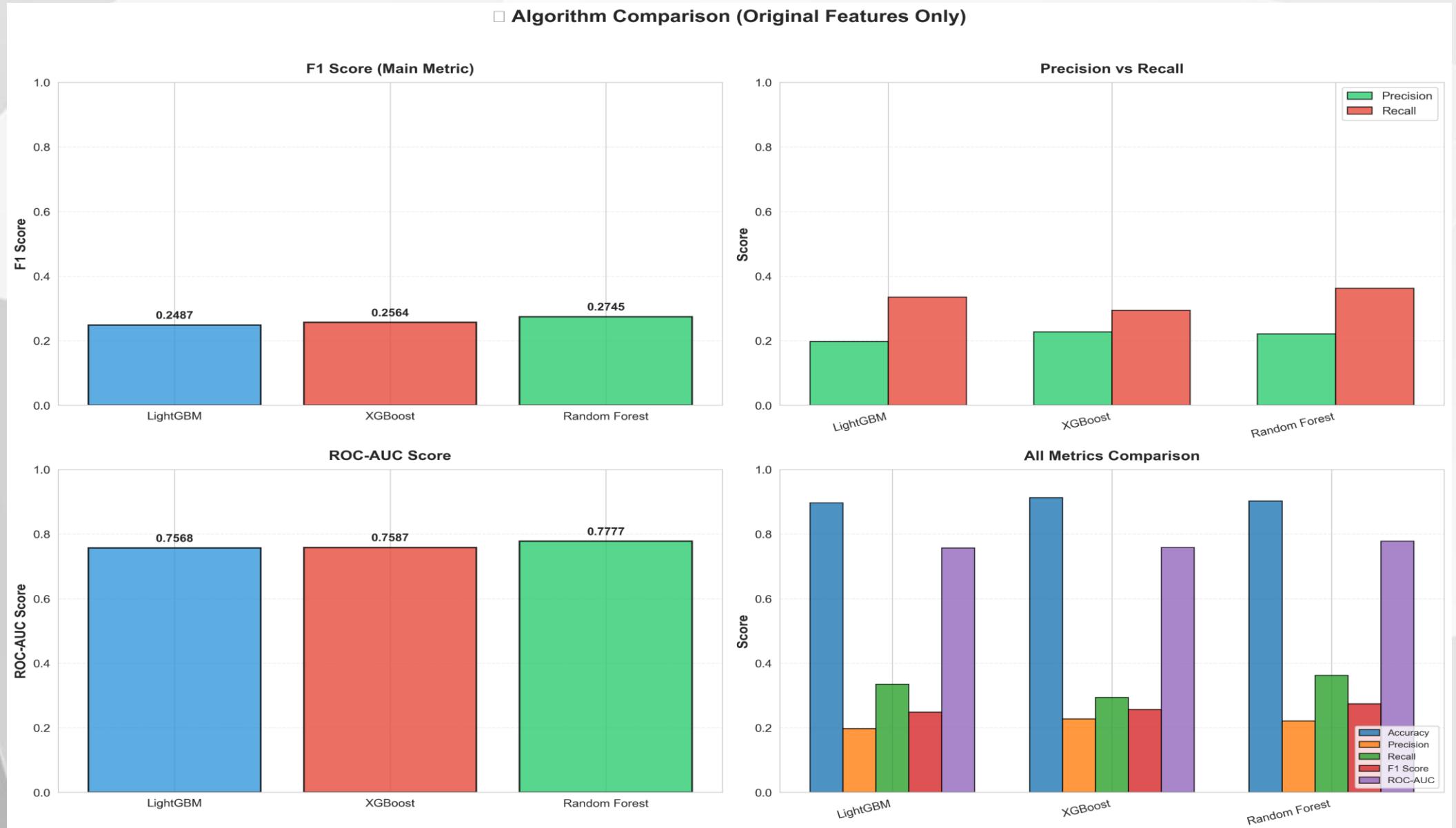
Analysis and Visualizations

- As DTI Default Visual shows that The higher DTI rate is, the higher risk of getting Default

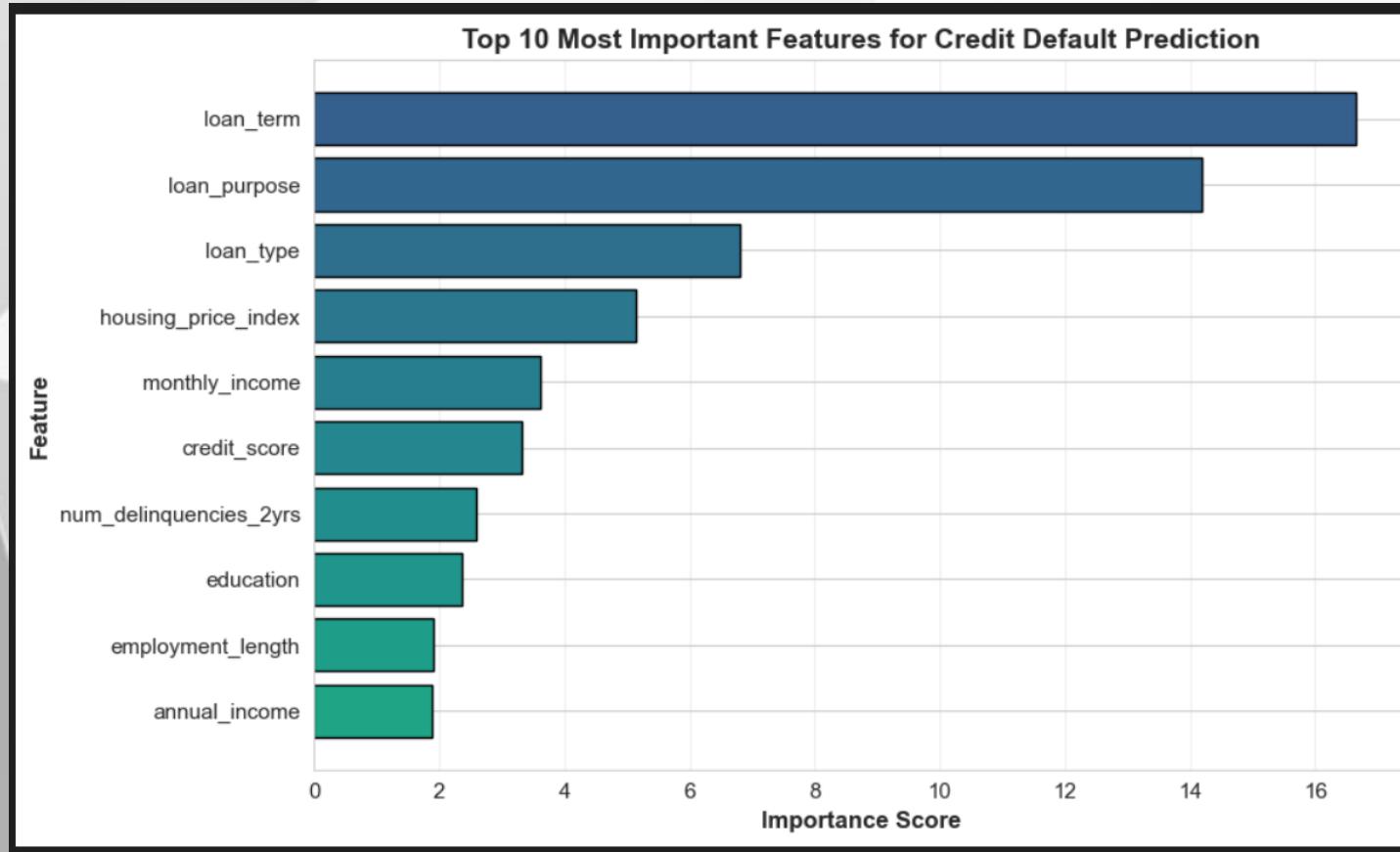


- This graph shows that as PTI rate increases, the probability of getting default is also increases, meaning Income and Payment depends on each other

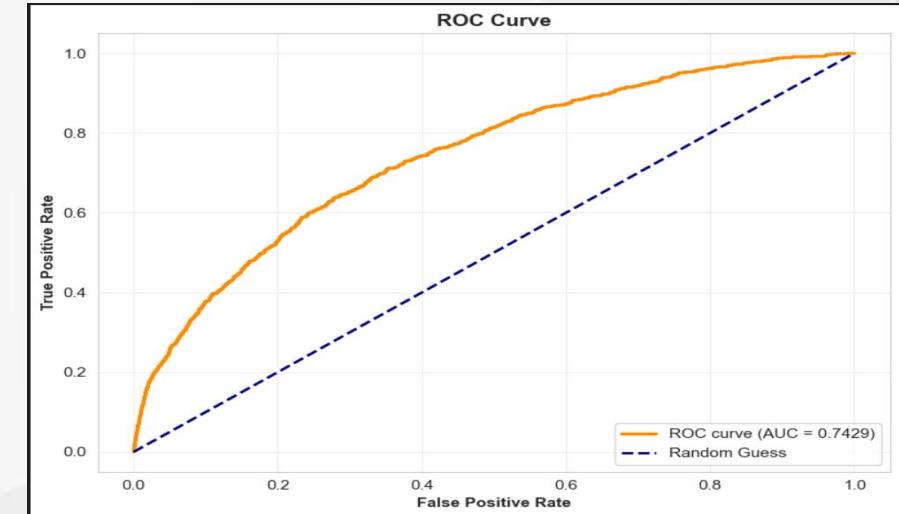
Comparison of Models



Model Evaluation



- Finally, we chose the model with best performance.
- AUC: 74,3%
- Accuracy: 91,3%



Classification Report

	precision	recall	f1-score	support
No Default	0.96	0.95	0.95	17081
Default	0.22	0.26	0.24	919
accuracy			0.91	18000
macro avg	0.59	0.60	0.60	18000
weighted avg	0.92	0.91	0.92	18000

THANKS