

Loan Default Prediction

- The application can be accessed at https://veeranalytics.shinyapps.io/Loan_Default_Prediction/
- There are 04 pages:
 - Input
 - Charts
 - Summary
 - Results

Input

It is used to get manual inputs from the user. There will be some default entries. Please change values, and then click on submit. It will update all the remaining tabs/pages automatically.

Loan Default

☰

🏠 Input

⏮

📊 Charts

📄 Summary

📑 Results

Input Details

Enter the requested inputs to check model output. This PoC is developed for demonsatration purpose only. The System will send automated trigger in actual scenario, and will show a number of reports and analysis on fraudulent transactions on for selected frequency.

Select Home Ownership

MORTGAGE

Select Loan Term

36 months

Select Marital Status

married

Select Job Type

fixed

Enter Annual Income

300000

Enter Loan Amount

100000

Enter Interest Rate

0.1

Enter CIBIL Score

600

of Enquiries in 06 mths

1

Enter Age

30

Employment Length

5

Submission

Submit

Charts: Default Vs Non-Default

Dynamic charts to compare various characteristics for Fraud vs. Non-Fraud transactions.



Charts: Exploratory Charts

Dynamic charts to compare various characteristics for Fraud vs. Non-Fraud transactions.

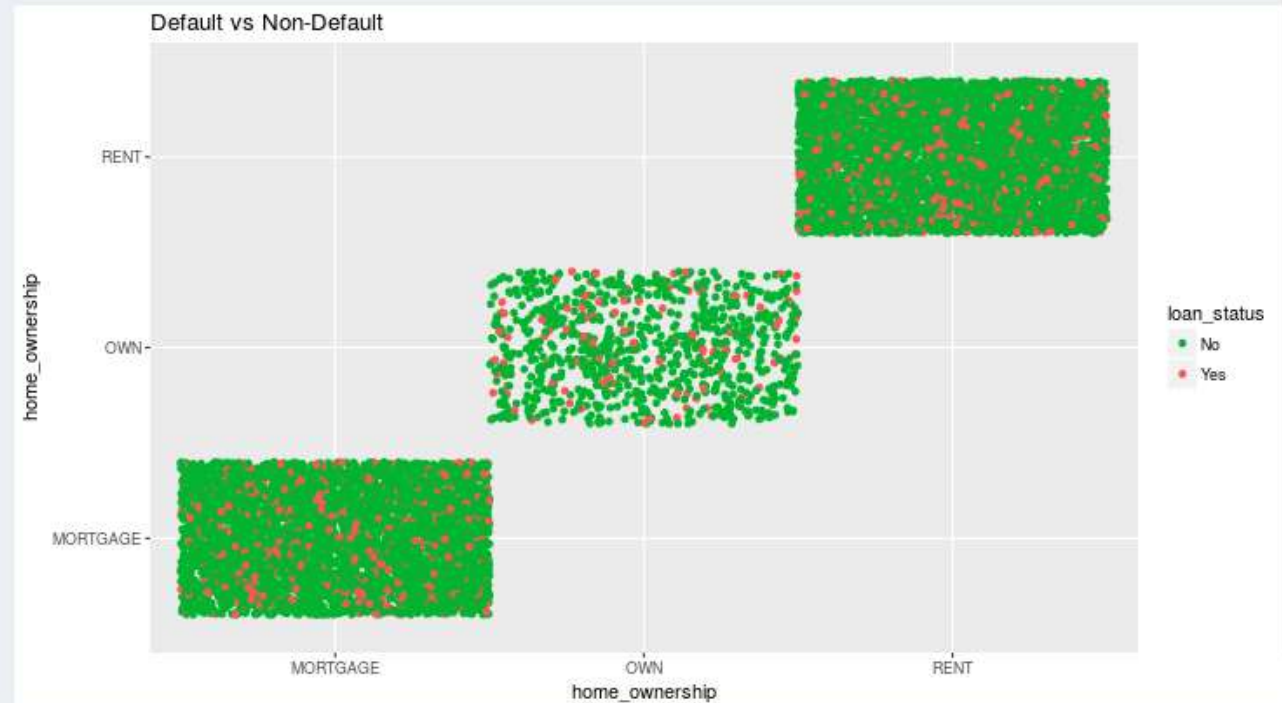
Exploratory Data Analysis

Select X-axis:

- ☒ home_ownership
- ☐ annual_inc
- ☐ loan_amnt
- ☐ term
- ☐ int_rate
- ☐ cibil_score
- ☐ inq_last_6mths
- ☐ age
- ☐ emp_length
- ☐ marital
- ☐ job

Select Y-axis:

- ☒ home_ownership
- ☐ annual_inc
- ☐ loan_amnt
- ☐ term
- ☐ int_rate
- ☐ cibil_score

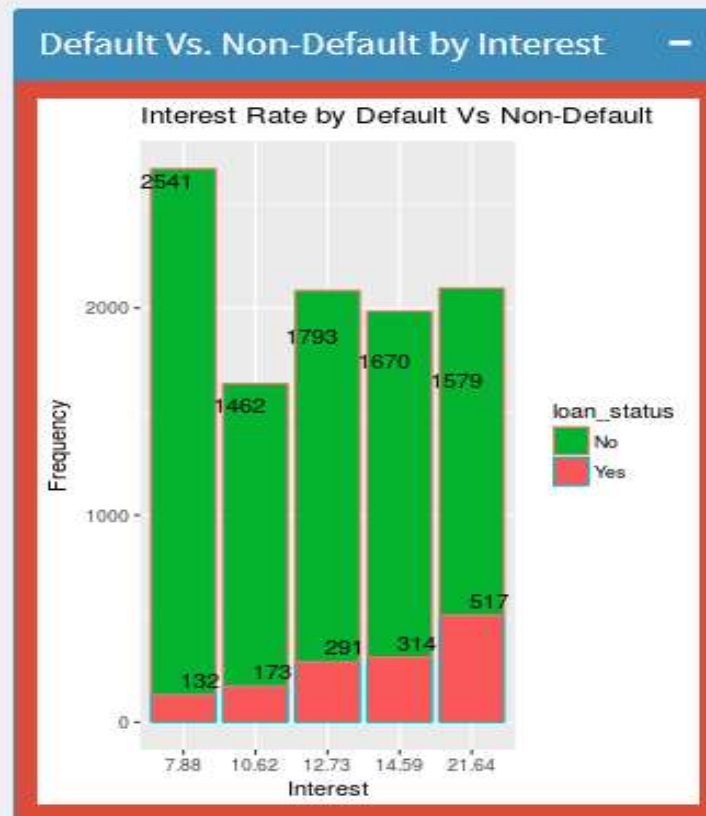
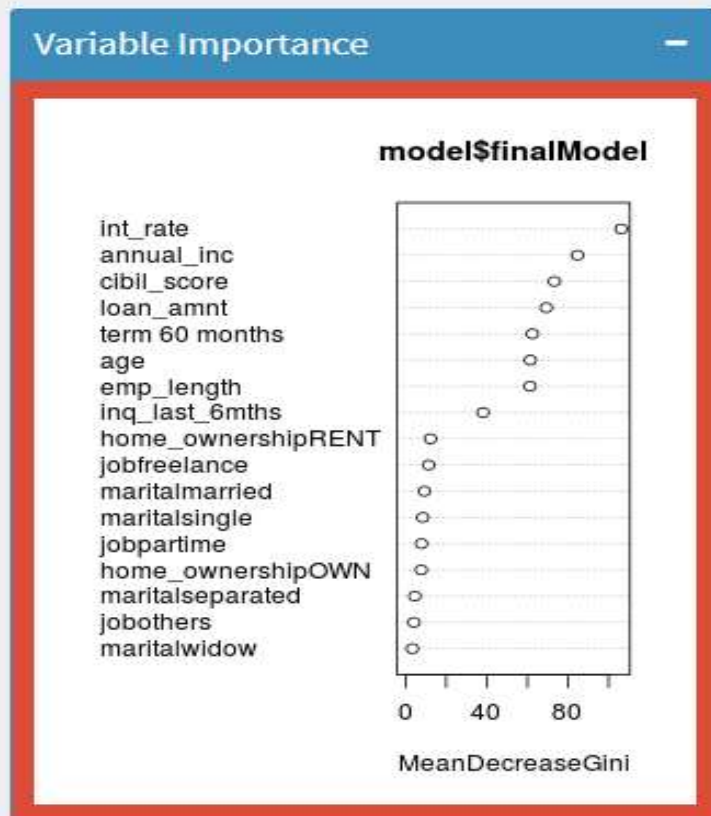


Summary

Will provide summary of the model and some related charts.

Summary

1. The most important variable was interest rate. There were more defaults for higher interest rates



Results

This tab shows the final output, whether the transaction was a fraud or not.

Results

Show

10

 entries

Search:

	home_ownership	annual_inc	loan_amnt	term	int_rate	cibil_score	inq_last_6mths	age	emp_length	marital	job
1	MORTGAGE	300000	100000	36 months	0.1	600	1	30	5	married	fixed

Showing 1 to 1 of 1 entries

Previous

1

Next

Prediction

Non-Default Case: Safe to Approve Loan