Group 3

• Summary of the report.

Group 3's report shows 4 approaches to the Home Credit's problem of predicting their clients' repayment abilities based on alternative or historical data. Specifically, they use Naïve Bayes, Adaboost, Stochastic Gradient Descent and Light Gradient Boosting to make predictions and provide some analyses on the results. Their report begins by introducing about the dataset and how challenging it is to process it. Subsequently, they mention about how, and which features they pick to fit their models. Finally, they briefly describe about their selected models together with their corresponding scores.

• Describe the strengths of the report.

There are some positive sparks in Group 3's report that I want to commend:

- They clearly explain the challenge they face.
- In terms of feature selection, they used two different methods to determine which ones are important.
- They paid attention to the computational complexity when evaluating their models
- They worked on 4 advanced models comparing to other groups working on the same topic

• Describe the weaknesses of the report.

There are several issues about the report that I want to point out:

- The report doesn't describe the structure of dataset in details and doesn't provide some deep explanatory analysis on it.
- They didn't provide a section to summarize the performances of all the models and make some meaningful comparison with reasons.

• Evaluation on quality of writing (1-5): Is the report clearly written? Is there a good use of examples and figures? Is it well organized? Are there problems with style and grammar? Are there issues with typos, formatting, references, etc.? Please make suggestions to improve the clarity of the paper, and provide details of typos.

4. Evaluation is as follow and Group 3 can improve based on this.

- The report is clearly written
- They did not really make good use of illustration. The figures are somewhat non-informative.
- It is quite well-organized but section for model comparison and project conclusion are missing
- No problems with style and grammar
- They made proper citation

• Evaluation on presentation (1-5): Is the presentation clear and well organized? Are the language flow fluent and persuasive? Are the slides clear and well elaborated? Please make suggestions to improve the presentation.

5. Evaluation is as follow and Group 3 can improve based on this

- The presentation is clear, well organized, and aligned with the report
- They present fluently with clear slides

• Evaluation on creativity (1-5): Does the work propose any genuinely new ideas? Is this a work that you are eager to read and cite? Does it contain some state-of-the-art results? As a reviewer you should try to assess whether the ideas are truly new and creative. Novel combinations, adaptations or extensions of existing ideas are also valuable.

4. Evaluation is as follow

- Their work doesn't propose any novel idea
- They worked on 4 advanced models comparing to other groups working on the same topic yet the comparisons they made were rather simple.

• Confidence on your assessment (1-3) (3- I have carefully read the paper and checked the results, 2- I just browse the paper without checking the details, 1- My assessment can be wrong)

2. I just browse the paper without checking the details