Many banks believed lending to individuals is the risk-free given thy are better placed with credit scores and sometimes the loans are backed by collateral. But recently the banking system has witnessed an increase in the loan default i.e. the borrower is not able to pay back the instalment on time. These loan defaults directly impact the revenues of a banking system.

Now a days, banks are scrutinizing each loan application to identify potential loan default cases so that they can predict which client is going to default the loan repayment and at which step.

Based upon the given data from a bank, build a model to predict default loan that will help the bank to take required actions.