Date	19 September 2022
Team ID	PNT2022TMID18010
Project Name	Smart Lender - Applicant Credibility Prediction for Loan Approval
Maximum Marks	4 Marks

Solution Architecture:

Solution architecture is a complex process – with many sub-processes – that bridges the gap between business problems and technology solutions. Its goals are to:

- Find the best tech solution to solve existing business problems.
- Describe the structure, characteristics, behaviour, and other aspects of the software to project stakeholders.
- Define features, development phases, and solution requirements.
- Provide specifications according to which the solution is defined, managed, and delivered.
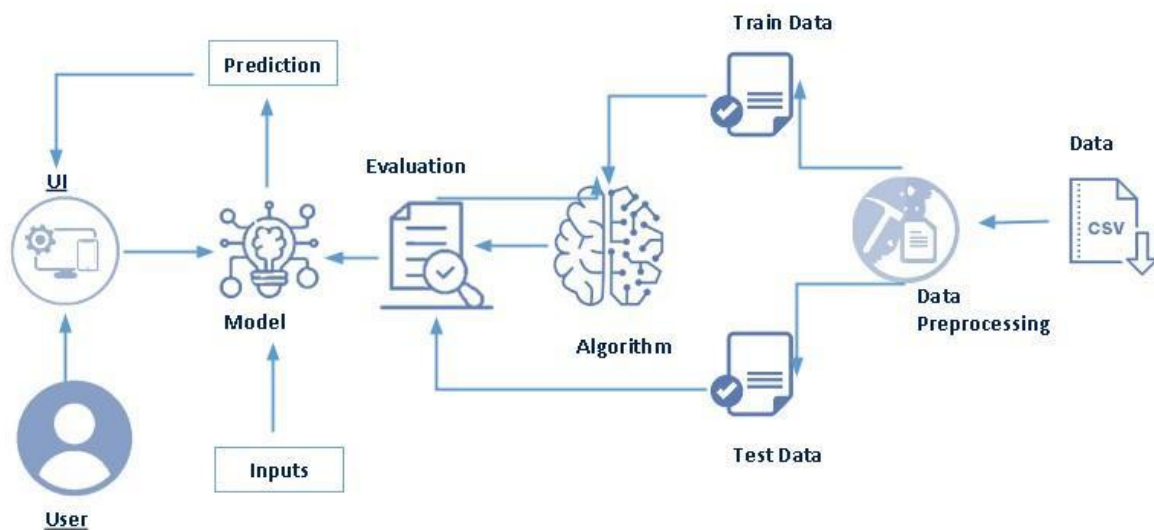
Solution Architecture Diagram:

Figure: Architecture and data flow of Applicant Credibility Prediction

Explanation for the Architecture Diagram:

1. First the Model is trained with the obtained dataset. The data set is given by IBM

2. Next the dataset will be pre-processed and then the data would be split to train and test data.

3. Then then model would be saved as a PKL file

4. A website would be created for the interaction and Flask would be used to integrate the model and website

5. The User would give the input, the inputs would be processed and then the prediction would be made.

6. After the prediction is made the output would be given as "Eligible" or "Not Eligible"

7. This can be scaled even more as an API and integrated into the Mobile banking application, making it even more convenient for the customer to know the eligibility