

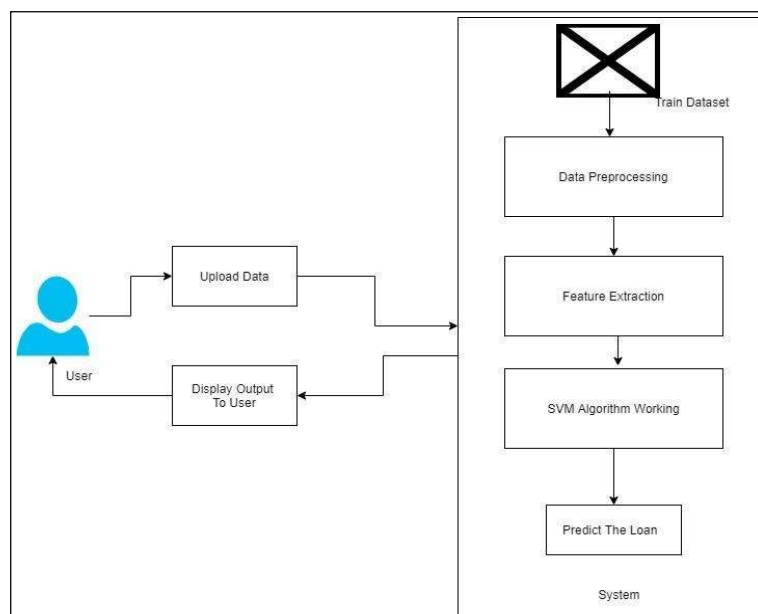
## Project Design Phase-II

### Technology Stack (Architecture & Stack)

|              |   |
|--------------|---|
| Team ID      | PNT2022TMID15942  |
| Project Name | Smart Lender - Applicant Credibility Prediction for Loan Approval |

#### Technical Architecture:

The Deliverable shall include the architectural diagram as below and the information as per the table1 & table 2



- The models are compared on the basis of the performance measures such as sensitivity and specificity. The final results have shown that the model produce different results. Model is marginally better because it includes variables (personal attributes of customer like age, purpose, credit history, credit amount, credit duration, etc.) other than checking account information (which shows wealth of a customer) that should be taken into account to calculate the probability of default on loan correctly).
- They can earn from interest of those loans which they credit. A bank's profit or a loss depends to a large extent on loans i.e., whether the customers are paying back the loan
- The model concludes that a bank should not only target the rich customers for granting loan but it should assess the other attributes of a customer as well which play a very important part in credit granting decisions and predicting the loan defaulters.