University Admit Eligibility Predictor

PROBLEM STATEMENT:

The credit system controlled by banks is one of the most significant variables that has an impact on the economy and financial situation of our nation. Credit risk management is another one of the banking industry's key responsibilities.

The aim of this project is to predict the probability of credit default based on credit card owner's characteristics and payment history.By finding the credit defaulters, the bank employees can decide whether to provide loan for the candidates.

Who does the problem affect?	The problem affects common people around the world.
What are the boundaries of the problem?	The problem occurs due to the mistakes done by the loan lender and the carelessness of both loan applicants and bank officials.
What is the issue?	This issue occurs when the loan lender makes mistakes in background check of the applicants.
When does the issue occur?	This issue is caused when the people are careless and provide fake certificates and the loan lender uses the carelessness of the people.

Where the problem arises ?	This problem arises when people are in need of loans.
Why is it important that we fix the problem?	It is important to fix this problem because people may provide fake ID's or certificates for the loan approval or the loan lender may cheat the applicants.
What solution to solve this issue?	An automated system is designed to check the applicants Id's and certificates. A complete automated smart loan lending machine.
What methodology used to solve the issue?	Machine learning techniques are used to identify the credit card defaulter.