

**PHASE PROJECT PLANNING**  
**PHASE MILESTONE& ACTIVITY**  
**LIST**

TEAM ID	PNT2022TMID24793
PROJECT TITLE	Smart Lender - Applicant Credibility Prediction for Loan Approval

**Smart Lender - Applicant Credibility Prediction for Loan Approval**

**Milestone:**

One of the most important factors which affect our country's economy and financial condition is the credit system governed by the banks. The process of bank credit risk evaluation is recognized at banks across the globe. "As we know credit risk evaluation is very crucial, there is a variety of techniques are used for risk level calculation. In addition, credit risk is one of the main functions of the banking community.

The prediction of credit defaulters is one of the difficult tasks for any bank. But by forecasting the loan defaulters, the banks definitely may reduce their loss by reducing their non -profit assets, so that recovery of approved loans can take place without any loss and it can play as the contributing parameter of the bank statement. This makes the study of this loan approval prediction important. Machine Learning techniques are very crucial and useful in the prediction of these types of data.

We will be using classification algorithms such as Decision tree, Random forest, KNN, and XG-boost. We will train and test the data with these algorithms.

## **Activity List:**

In Project Management Planning is an important task to scheduling the phrase of the project to the Team Member.

In this Activity can shows the various activity are allocated and d one by the Team

Members!In Project we can Split into the Four Step of Phrases are

Phrase 1: Information Collection and Requirement

AnalysisPhrase 2: Project Planning and Developing Modules

Phrase 3: Implementing the High Accuracy Deep Learning Algorithm to Perform

Phrase 4: Deploying the Model on Cloud and Testing the Model and UI Performance

### **Agile Methodology for Activity Planning**

