Project Design Phase-I
Solution Architecture

Date	19 September 2022
Team ID	IBM-Project-4946-1658744109
Project Name	Smart Lender – Applicant Credibility Prediction For Loan Approval
Maximum Marks	4 Marks

Solution Architecture:

- The aim of this project is to predict the credit defaulters and to make the study of loan approval prediction easier.
- The solution involves the following steps:
- To collect dataset containing attributes such as age, income, dependencies, employment status, that influence the credit score of the borrowers.
- Data pre-processing, to pre-process the data and remove the missing values and removing the outliers.
- Splitting the dataset into training and testing data and train the model using various classification algorithm such as decision tree, random forest, KNN and XGBoost.
- From this best model is selected and saved.

Example - Solution Architecture Diagram: