

SmartLoan Predictor

presented to **Golam**
Mostofa Naeem

Metropolitan University,
Sylhet

presented by **JUAIRIA**
CHOWDHURY

PDS-05-(10)
Metropolitan University,
Sylhet

INTRODUCTION

A loan predictor is a tool or system designed to assess the likelihood of a loan applicant's ability to repay based on various factors, which may include credit history, income, employment status, debt-to-income ratio, and other financial data. By analyzing these inputs, the loan predictor can forecast the risk associated with lending to the applicant, often resulting in a score or recommendation for the lender.

Why Choose a Loan Predictor?

- Improved Accuracy
- Efficiency
- Objective Decision-Making
- Enhanced Customer Experience

Importance of a Loan Predictor :

- Risk Management
- Operational Savings
- Competitive Edge



Dataset Description

Dataset Overview:

Source: Historical loan prediction data from financial institutions.

Key Features: Applicant income, loan amount, credit history, employment status, loan term, and more.

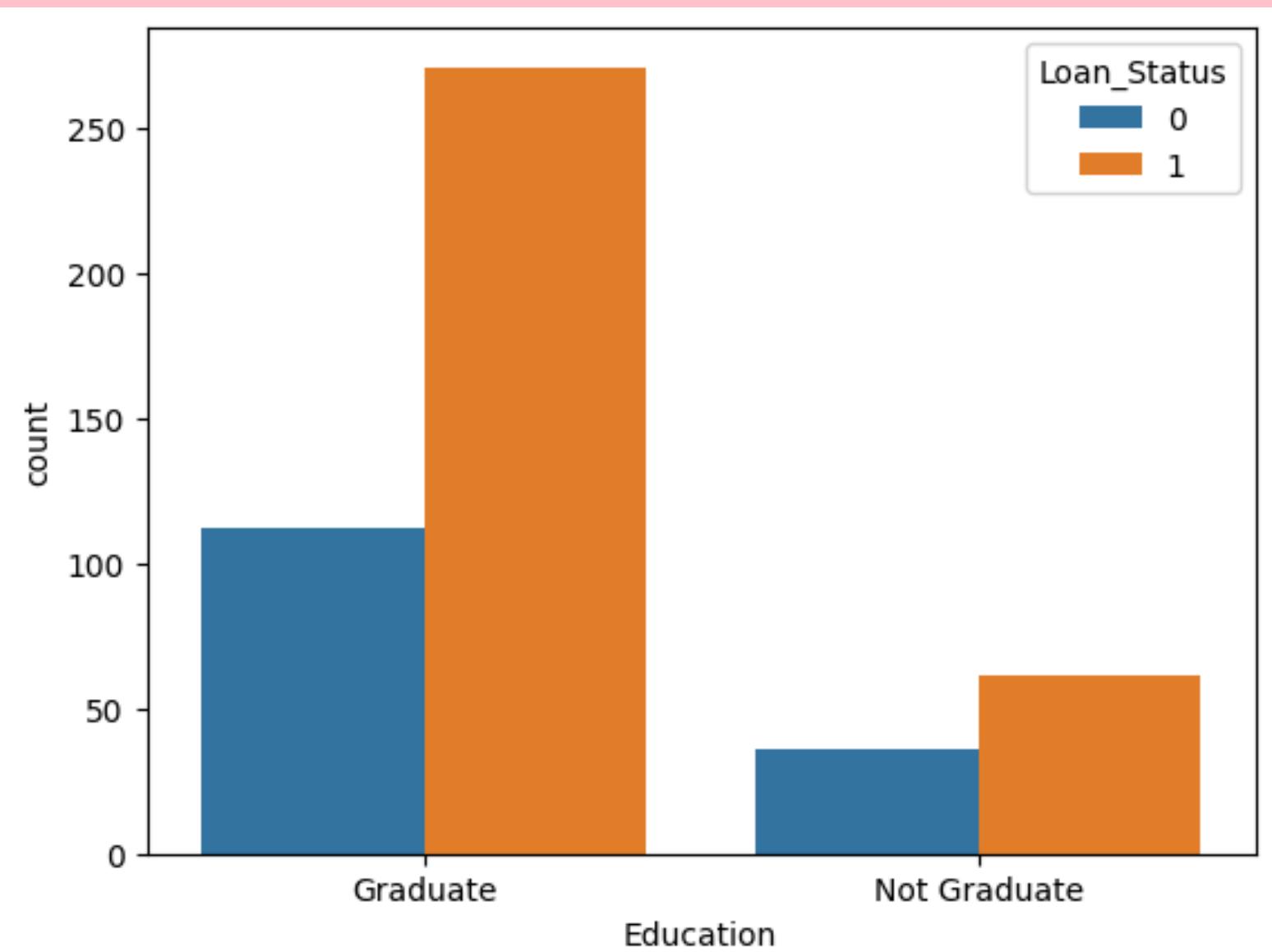
Preprocessing: Handling missing values, encoding categorical variables, and normalizing data for model training.

Scalability: Adapting the model to handle large datasets efficiently for real-world applications.

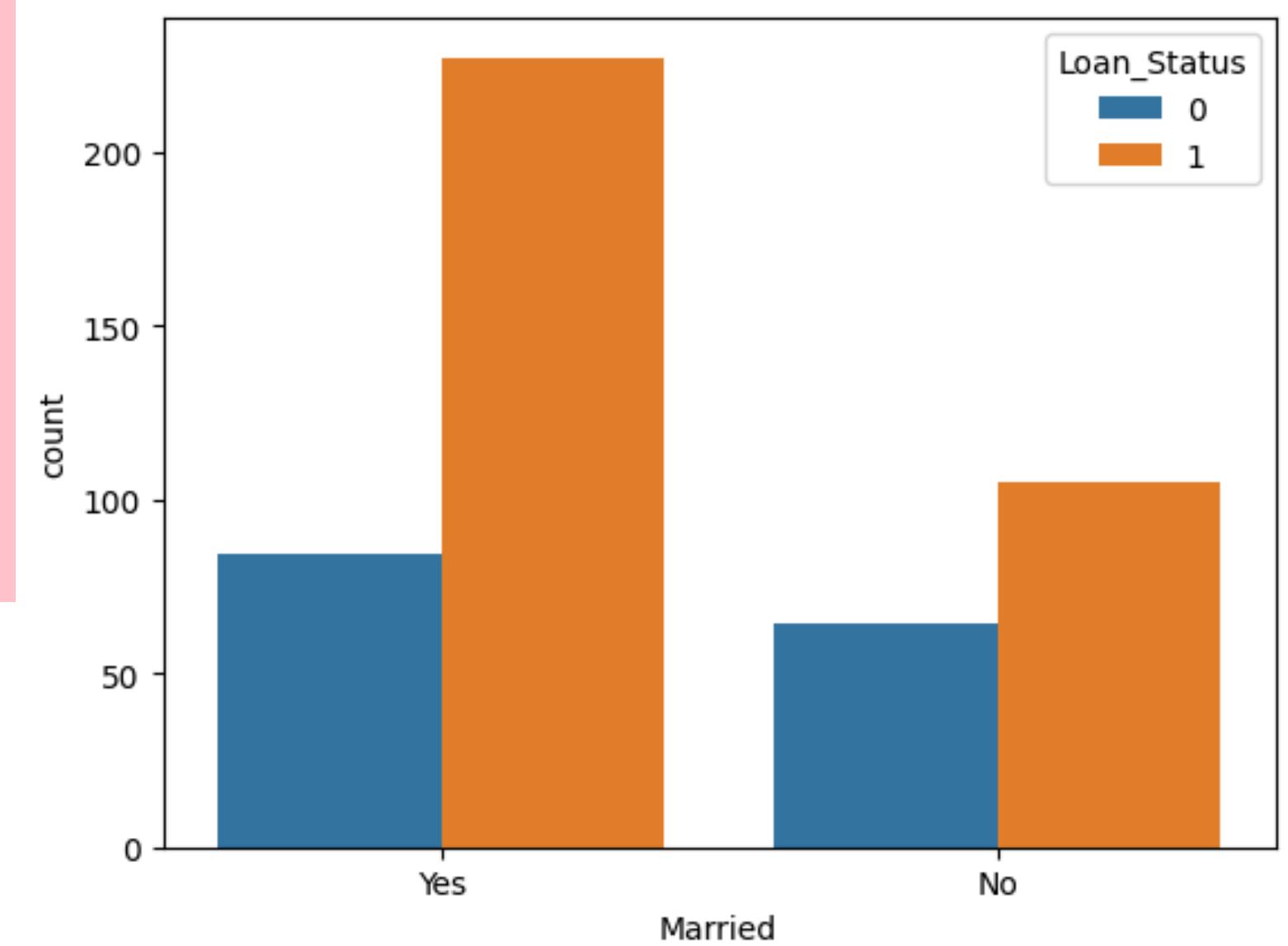
Feature Importance: Identifying which features most significantly impact loan approval decisions.

EDUCATION status loan count :

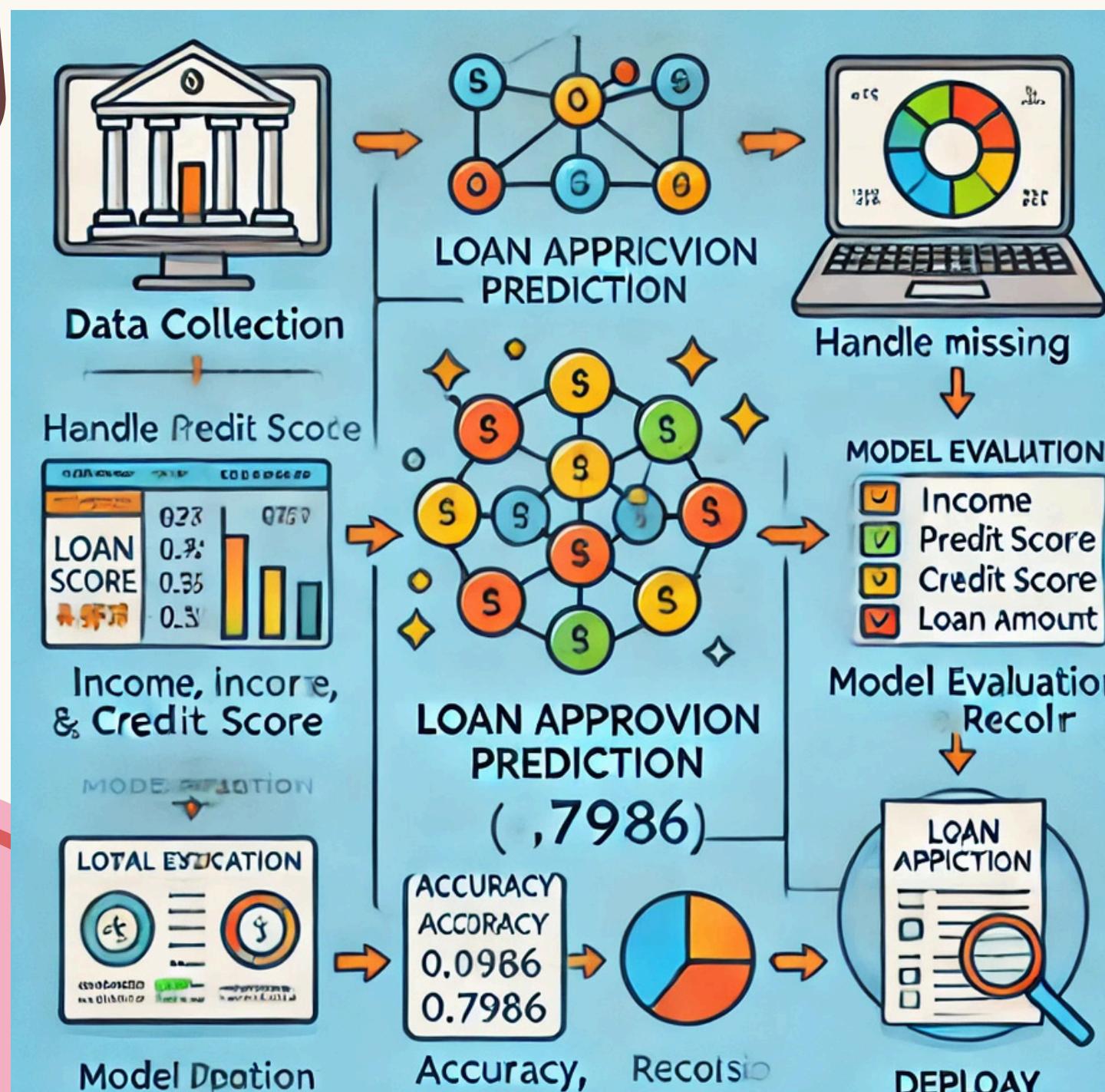
Graduate and not Graduate -->



Married Loan status count :

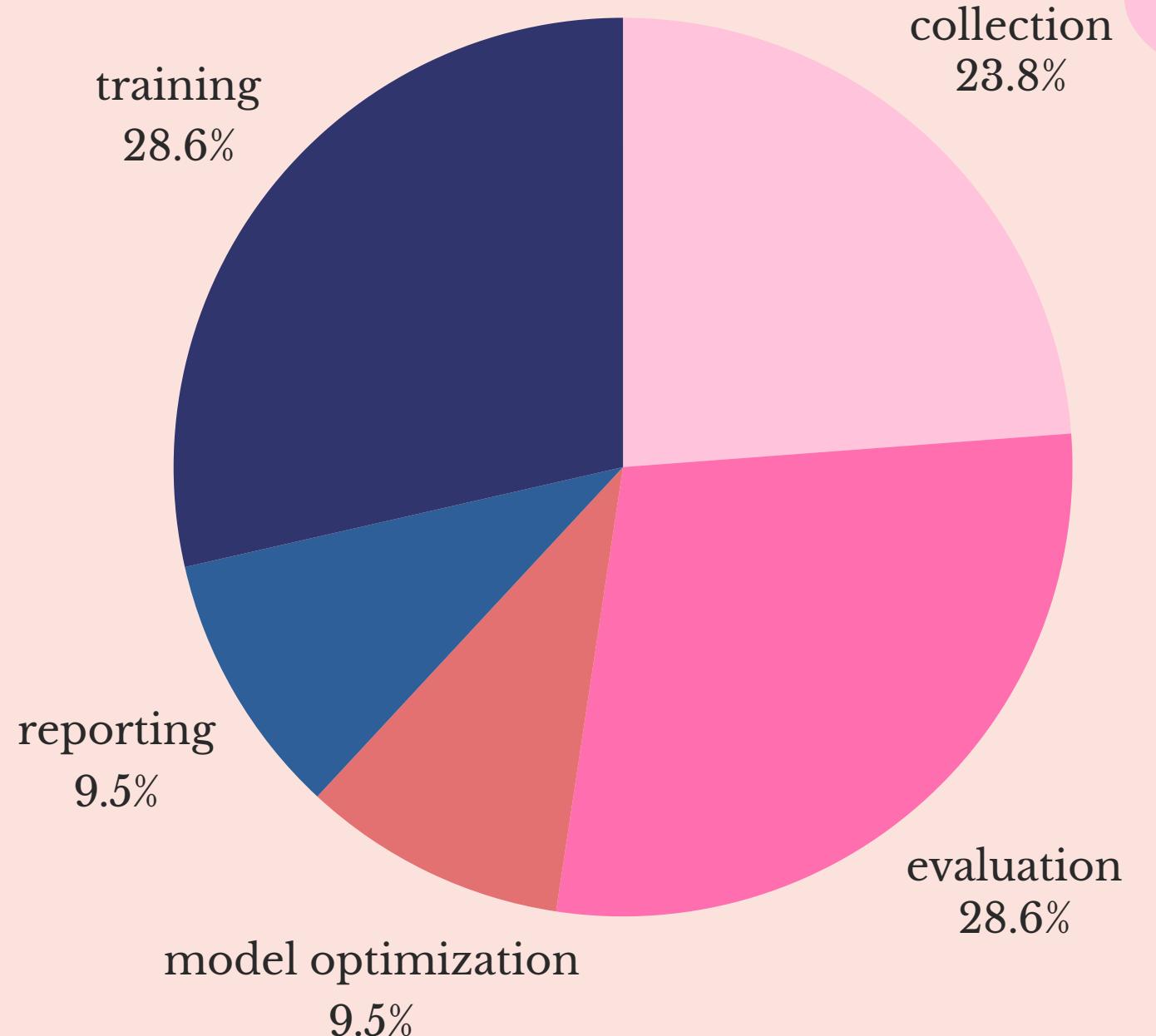
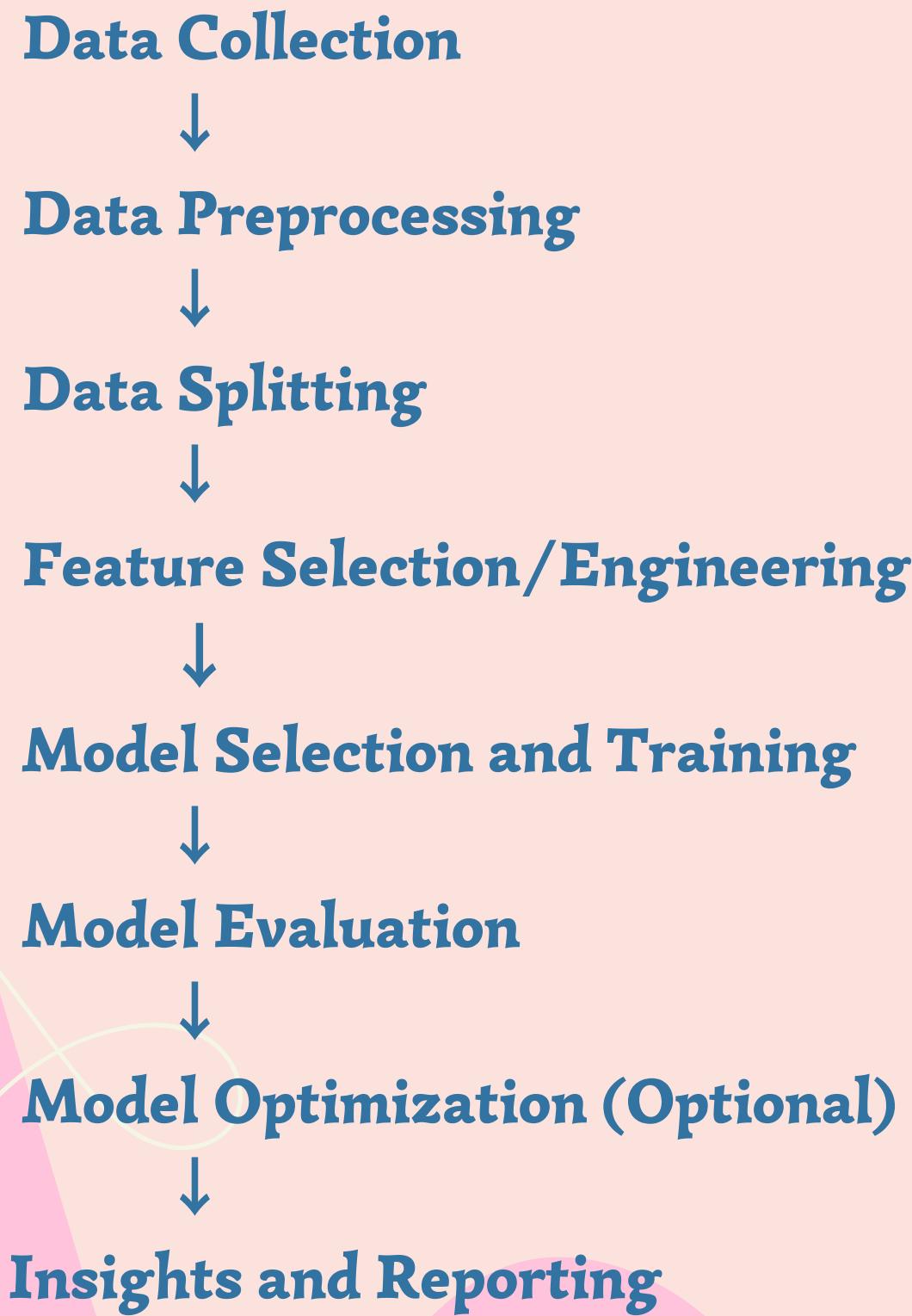


Data Analysis



Here's the flowchart representing the loan approval prediction model process. It covers the steps from data collection and preprocessing to model training, evaluation, and deployment for real-time loan approval predictions, with a focus on the accuracy achieved (0.7986) on the training data.

loan(Data)Analysis



MoDeL Training

1

Model Selection

choose a classification algorithm suited to the problem type and data characteristics. Aim for a model that balances accuracy and interpretability without overfitting.

2

Training Data

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.

3

Model Performance

Evaluate the model's effectiveness using metrics like accuracy, precision, and recall on test data to ensure reliable predictions.



Thanks!

Everyone

