Predict Loan Eligibility for Dream Housing Finance company

Business Objective

• Create a real time real time process that helps customers instantly know their loan eligibility status after they have filled the application form.

Solution

• Build and Deploy a Machine Learning Model that predicts Eligible Customers for the Home Loan after the form is filled by the customer

Approach

- Business Understanding
- Data Understanding
 - Perform EDA to identify features that help predict Eligible Customers for Home loan
- Data preparation
 - Pre process data for Modelling, Create Training and Validation Data
- Modelling
 - Create a Machine Learning Model that predicts Loan Eligibility
- Evaluate
 - Use Accuracy Metric to evaluate the model performance
- Deploy

Who

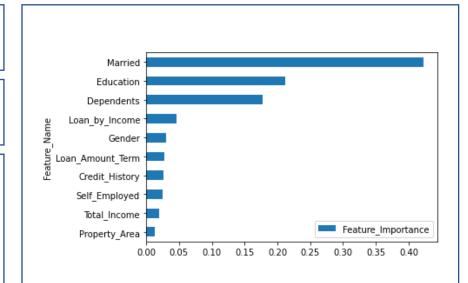
Company Marketing Department

Where

- Deploy the model on server
 - Take input from the Customer Application form and provide Eligibility status post submission

Outcomes

- Business Outcome
 - Reduced Loan Validation Process from 10 days by making it real time (< 1 minute)
- Model Outcome
 - Predicted Eligible Target Customers with 81% Accuracy using a Decision Tree Model



Model Performance

- Train Accuracy: 86.4%
- Validation Accuracy: 81.3%



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