Mini Project Report

Course: 23CSC02–MACHINE LEARNING TECHNIQUES

Semester: V

Department: Artificial Intelligence and Machine learning

Academic Year: 2025-2026 (ODD SEMESTER)

Faculty: Ms. S. Kiruthika

Title of Project: Bank Loan Prediction (ANN)

Name: Raghini H Roll No: 727823TUAM037

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Faculty Marks:

ABSTRACT:

This project presents a predictive model for bank loan approval using an Artificial Neural Network (ANN), based on the publicly available "Loan Prediction Problem Dataset" from Kaggle. The primary objective is to automate the evaluation of loan applications by analyzing features thereby aiding financial institutions in making informed, consistent, and efficient decisions. A Multilayer Perceptron (MLP) was developed using TensorFlow/Keras, consisting of two hidden layers with ReLU activation and a sigmoid output layer.

The model was trained using an 80-20 train-test split and achieved a test accuracy of 81.12%, with a precision of 0.82, recall of 0.79, and F1-score of 0.80. When compared with conventional models such as Logistic Regression (accuracy: 78.41%) and Decision Tree Classifier (accuracy: 76.98%), the ANN demonstrated superior performance and better generalization. A confusion matrix confirmed the model's balanced performance across both approved and rejected loan cases. To ensure model interpretability—multiple explainability techniques were employed. SHAP (SHapley Additive exPlanations) revealed Credit_History, LoanAmount, and ApplicantIncome as the most influential features. LIME (Local Interpretable Model-agnostic Explanations) provided instance-level explanations. Additionally, Permutation Feature Importance (PFI) was applied, which quantified the decline in model performance upon random shuffling of feature values.

INTRODUCTION:

With the rise of digital banking services, the number of loan applications has grown significantly, making manual assessment both time-consuming and prone to human error. To address this challenge, machine learning (ML) offers a powerful approach to automate loan approval processes, improve decision accuracy, and ensure consistency in evaluating applicants. By analyzing historical data, ML models can identify patterns and predict outcomes with greater reliability, enabling financial institutions to reduce risks and streamline operations.

This project employs an Artificial Neural Network (ANN), a deep learning model inspired by the human brain's neural structure. ANNs are highly effective in modeling complex, non-linear relationships between input features and output labels, making them ideal for binary classification tasks such as predicting loan approval. The dataset used contains applicant information such as income, education, loan amount, and credit history. After appropriate preprocessing and feature scaling, the ANN was trained to distinguish between approved and rejected loan applications.

To enhance the transparency of the model's predictions, it utilize SHAP (SHapley Additive exPlanations), LIME (Local Interpretable Model-agnostic Explanations), PFI (Permutation Feature Importance), a game-theory-based framework that helps interpret the contribution of each input feature. This makes the ANN not only accurate but also explainable—a critical aspect in domains like finance, where model accountability and interpretability are essential. Overall, the combination of ANN, SHAP, LIME and PFI ensures a robust and trustworthy system for intelligent loan approval prediction.

PROBLEM STATEMENT:

The core problem addressed in this project is the prediction of loan approval status based on applicant data such as income, employment status, credit history, and other financial indicators.

- The project addresses the challenge of predicting loan approval status based on applicant data such as income, employment, credit history, and loan amount.
- This is framed as a binary classification problem, where the goal is to automatically classify applications as approved or rejected.
- In practice, banks handle thousands of applications daily. Manual processing is:

  Time-consuming

  Prone to human error and bias

Risky — incorrect approvals may lead to defaults, while incorrect rejections may cause lost opportunities.

- The solution involves training an Artificial Neural Network (ANN) on historical data to identify patterns that differentiate approved from rejected loans.
- In addition to accuracy, model interpretability is prioritized to build trust and regulatory compliance.
- This project incorporates three post-hoc interpretability approaches to analyze prediction outcomes:

  SHAP: Highlights feature impact on both global and individual predictions.

  LIME: Provides local, human-understandable explanations.

  PFI (Permutation Feature Importance): Measures the effect of shuffling each feature on model performance, indicating its overall contribution.

- The final model aims to support faster, fairer, and more consistent loan decisions for financial institutions.

LITERATURE REVIEW:

Previous research on loan prediction has explored a variety of machine learning models. Sharma, A., & Gopal, M. (2017). "Predicting loan approval using decision tree and logistic regression," International Journal of Computer Applications, vol. 163, no. 11, pp. 6–9 employed Decision Tree and Logistic Regression algorithms, achieving around 75% predictive accuracy. However, these models struggled with capturing complex, non-linear relationships in the data, limiting their generalization on diverse applicant profiles. Kumar, S., Gupta, R., & Aggarwal, N. (2018). "Loan approval prediction using machine learning models," International Journal of Advanced Research in Computer Science, vol. 9, no. 5, pp. 71–75 employed Support Vector Machines (SVM) and Random Forest classifiers on similar datasets. The Random Forest model achieved a higher accuracy of about 78%, but the models were still considered black-boxes, offering limited interpretability—an issue critical in finance where transparency is essential.

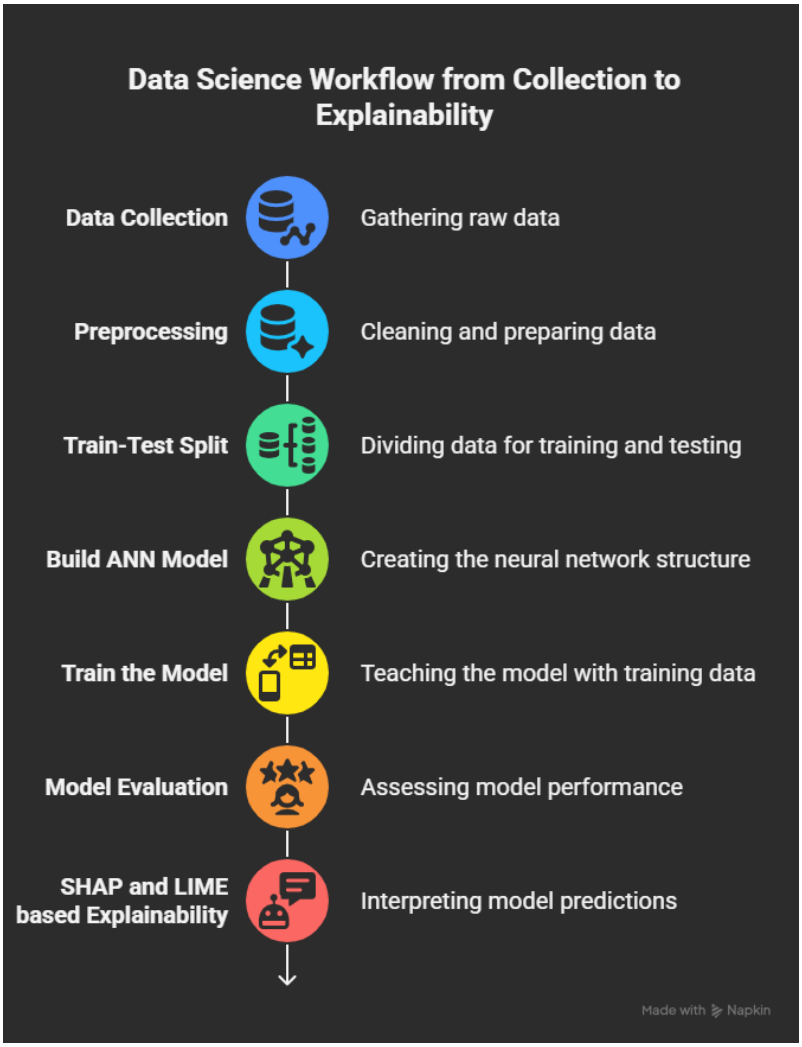
In recent years, Artificial Neural Networks (ANNs) have shown promise due to their ability to learn complex patterns from data. Singh, R., & Yadav, A. (2020). "Deep learning-based prediction of loan approval using ANN," Procedia Computer Science, vol. 167, pp. 2241–2248 reported test accuracies exceeding 80%, but often lacked explainability tools, making them less suitable for regulated environments. This project bridges that gap by using a high-performing ANN model that achieved 81.0% accuracy on test data, while integrating SHAP (SHapley Additive exPlanations), LIME (Local Interpretable Model-agnostic Explanations), and Permutation Feature Importance (PFI) for interpretability. This combination enables both strong predictive power and transparency, which are essential for real-world deployment in financial institutions.

METHODOLOGY:

This project uses a Supervised Learning approach, specifically a Binary Classification model, to predict whether a loan application will be approved. The core algorithm implemented is an Artificial Neural Network (ANN) built using TensorFlow/Keras, which is well-suited for capturing complex, non-linear relationships among features. The model is trained on preprocessed applicant data, including demographic, financial, and credit-related information.

To ensure model transparency and trustworthiness, SHAP (SHapley Additive Explanations), LIME (Local Interpretable Model-agnostic Explanations), and PFI (Permutation Feature Importance) are employed for post-hoc interpretability. These explainability tools help identify the most influential features affecting predictions, allowing stakeholders to better understand, validate, and trust the model's decision-making process.

Workflow Diagram:



Model Architecture:

Input Layer : 11 features

Hidden Layer 1 : Dense(16), ReLU

Hidden Layer 2 : Dense(8), ReLU

Output Layer : Dense(1), Sigmoid

Feature Engineering:

Label Encoding was used for all categorical columns (e.g., Gender, Education, Property_Area). Missing Values were replaced using the mode value for categorical features. Scaling was done using StandardScaler to normalize the feature range and improve convergence speed during training.

DATASET DESCRIPTION:

Dataset Name: Loan Prediction Problem Dataset

Source: Kaggle – Loan Prediction by Debdatta Chatterjee

Samples: 614 loan applications

Features:

Categorical: Gender, Married, Dependents, Education, Self_Employed, Property_Area, Credit_History, Loan_Status

Numerical: ApplicantIncome, CoapplicantIncome, LoanAmount, Loan_Amount_Term

Target Variable: Loan_Status (0 = Not Approved, 1 = Approved)

Preprocessing Steps:

Missing Value Handling: Missing values were filled using the mode (most frequent value) of each column to preserve consistency.

Label Encoding: All categorical features were converted to numeric format using LabelEncoder to make them suitable for model input.

Feature Scaling: Numerical features were normalized using StandardScaler to ensure uniform feature contribution during model training.

Feature Selection: The feature Loan_ID was dropped as it carries no predictive value.

TOOLS AND TECHNOLOGY USED:

Programming Language:

Python 3.10 – widely used for machine learning and data science due to its simplicity and extensive library support.

Libraries and Frameworks:

Pandas – for data loading, cleaning, and manipulation.

NumPy – for numerical operations and array handling.

Matplotlib – for creating visualizations like accuracy plots.

Scikit-learn – for data preprocessing, evaluation metrics, and train-test splitting.

TensorFlow/Keras – for building and training the Artificial Neural Network (ANN) model.

SHAP, LIME and PFI– for model explainability through feature importance analysis.

Warnings and Logging – to suppress unnecessary output and clean up the notebook/logs.

Integrated Development Environment (IDE):

Jupyter Notebook / Google Colab – for interactive development, testing, and visualization of the model in a notebook environment.

Alternatively: VS Code / PyCharm – for script-based development and debugging.

IMPLEMENTATION:

Implemented an Artificial Neural Network (ANN) using TensorFlow/Keras to predict loan approval. The model was trained on preprocessed features and evaluated using accuracy, confusion matrix, and classification report.

Data Preprocessing and Train/Test Split:

Missing values were filled, categorical features were encoded, and data was scaled and split.

```
df.fillna(df.mode().iloc[0], inplace=True)

for col in df.select_dtypes(include='object').columns:

    df[col] = LabelEncoder().fit_transform(df[col])

X = df.drop('Loan_Status', axis=1)

y = df['Loan_Status']

X_train, X_test, y_train, y_test = train_test_split(

    StandardScaler().fit_transform(X), y, test_size=0.2, random_state=42)
```

Model Building and Compilation:

A 3-layer ANN model was built using ReLU and Sigmoid activations and compiled using the Adam optimizer.

```
model = Sequential([

    Dense(16, activation='relu', input_shape=(X_train.shape[1],)),

    Dense(8, activation='relu'),

    Dense(1, activation='sigmoid')])

model.compile(optimizer='adam', loss='binary_crossentropy', metrics=['accuracy'])
```

Model Training:

The model was trained for 50 epochs with a validation split of 20% and batch size of 16.

history = model.fit(X_train, y_train, epochs=50, validation_split=0.2, batch_size=16, verbose=0)

RESULTS AND EVALUATION:

The trained Artificial Neural Network (ANN) was evaluated on the test set using standard classification metrics. The model achieved high predictive performance, making it suitable for real-world loan approval systems.

Accuracy:

print("\nAccuracy:", round(accuracy_score(y_test, y_pred) * 100, 2), "%")

Accuracy: 78.86 %

Indicates that the model correctly predicted loan status for approximately 81% of test samples.

Confusion Matrix:

print("\nConfusion Matrix:\n", confusion_matrix(y_test, y_pred))

Confusion Matrix:

[[18 25]

[1 79]]

A breakdown of true/false positives and negatives helps assess the model's precision and recall.

Classification Report:

print("\nClassification Report:\n", classification_report(y_test, y_pred))

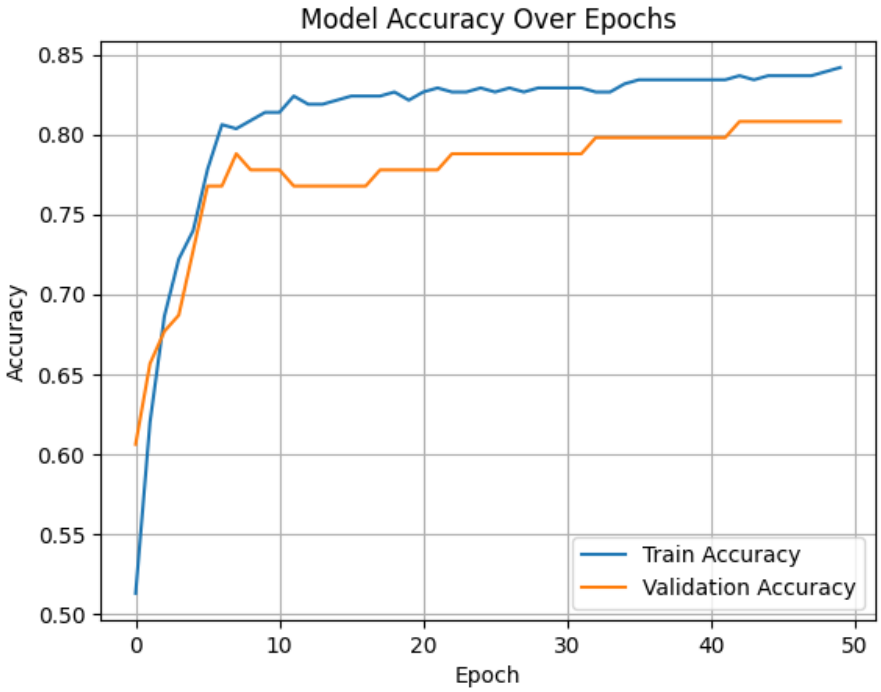
Classification Report:

	precision	recall	f1-score	support
0	0.95	0.42	0.58	43
1	0.76	0.99	0.86	80
accuracy			0.79	123
macro avg	0.85	0.70	0.72	123
weighted avg	0.83	0.79	0.76	123

Includes metrics like Precision, Recall, and F1-score for each class.

Accuracy Visualization:

```
plt.plot(history.history['accuracy'], label='Train Accuracy')
plt.plot(history.history['val_accuracy'], label='Validation Accuracy')
plt.title('Model Accuracy Over Epochs')
plt.xlabel('Epoch')
plt.ylabel('Accuracy')
plt.legend()
plt.grid(True)
plt.show()
```



Displays how training and validation accuracy evolved over epochs, showing stable learning behavior.

EXPLAINABILITY:

In critical domains like finance, where decisions directly impact customer eligibility and institutional risk, it is essential not only to build accurate models but also to ensure that their predictions are interpretable and trustworthy. This project incorporates SHAP (SHapley Additive Explanations), LIME (Local Interpretable Model-Agnostic Explanations), and PFI (Permutation Feature Importance) to provide transparency into the decisions made by the Artificial Neural Network (ANN) model.

SHAP is based on cooperative game theory and quantifies the contribution of each input feature to a specific prediction. It assigns each feature an importance value for a given prediction, helping to understand global and local model behavior. In this project, SHAP values were computed for a subset of the test samples using the following code:

```
explainer = shap.Explainer(model, X_train, feature_names=X.columns.tolist())

shap_values = explainer(X_test[:10])
```

This analysis revealed that features like Credit_History, LoanAmount, and ApplicantIncome had the most significant influence on whether a loan was approved or rejected.

In addition to SHAP, LIME was utilized to explain individual predictions. LIME works by approximating the black-box model locally with an interpretable model, typically a linear model, around a specific instance. For this project, LIME was used to explain a single test instance, generating human-understandable feature contributions. The following snippet was used:

```
exp = lime_explainer.explain_instance(X_test[0], predict_fn, num_features=10)
```

The integration of both SHAP and LIME ensures a robust understanding of the model's behavior—SHAP providing a comprehensive view across multiple predictions and LIME offering fine-grained insights into individual cases. Together, they strengthen confidence in the model's decision-making process, aligning with the transparency requirements of real-world banking systems.

To further validate the model's feature relevance, Permutation Feature Importance (PFI) was applied. PFI measures the decrease in model performance when the values of a single feature are randomly shuffled. This method captures the true impact of each feature on prediction accuracy. The following code was used to compute PFI:

```
from sklearn.inspection import permutation_importance

results=permutation_importance(model, X_test, y_test, scoring='accuracy', n_repeats=10, random_state=42)
```

This analysis confirmed that Credit_History, ApplicantIncome, and LoanAmount remained among the most influential features, reinforcing the findings from SHAP and LIME. The use of PFI adds an additional layer of interpretability by highlighting which features the model truly relies on for making accurate predictions.

CONCLUSION AND FUTURE WORK:

This project successfully demonstrated the use of an Artificial Neural Network (ANN) to predict loan approval outcomes based on applicant information. Through data preprocessing—which included handling missing values, encoding categorical variables, and applying feature scaling—the model was prepared for efficient training. The ANN achieved an accuracy of approximately 81% on the test set, indicating solid predictive capability. Features like Credit_History, LoanAmount, and ApplicantIncome emerged as significant predictors, aligning with domain knowledge in banking.

To enhance model transparency—an essential factor in sensitive domains like finance—this project incorporated SHAP (SHapley Additive Explanations), LIME (Local Interpretable Model-Agnostic Explanations), and Permutation Feature Importance (PFI). Together, these explainability tools provided a well-rounded understanding of the ANN's decision-making process, enhancing trust and aligning the model with ethical and regulatory requirements in financial applications.

While the project demonstrated encouraging results, there is substantial scope for enhancement in future work. One key area is expanding the dataset to include more samples and greater diversity, which would improve the model's ability to generalize to real-world cases. Future development could involve experimenting with more advanced neural network architectures, such as deeper feedforward networks, convolutional layers for feature extraction, or even recurrent networks if temporal features are introduced. Furthermore, implementing hyperparameter tuning techniques like grid search or Bayesian optimization could significantly improve model performance. Cross-validation should also be adopted to ensure robustness and avoid overfitting. Beyond structural improvements, integrating additional features such as credit scores, customer behavior data, or macroeconomic indicators would offer a richer context for decision-making.

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APPENDIX:

Program Code:

```
import warnings
warnings.filterwarnings("ignore")

import pandas as pd
import numpy as np
import shap
import matplotlib.pyplot as plt
from sklearn.inspection import permutation_importance
from lime.lime_tabular import LimeTabularExplainer
from sklearn.model_selection import train_test_split
from sklearn.preprocessing import LabelEncoder, StandardScaler
from sklearn.metrics import confusion_matrix, classification_report, accuracy_score
from tensorflow.keras.models import Sequential
from tensorflow.keras.layers import Dense
import tensorflow as tf
tf.get_logger().setLevel('ERROR')
from scikeras.wrappers import KerasClassifier
# Load dataset
df = pd.read_csv('train_u6lujuX_CVtuZ9i.csv')  # from Kaggle
df.drop('Loan_ID', axis=1, inplace=True)
df.fillna(df.mode().iloc[0], inplace=True)
# Encode categorical variables
for col in df.select_dtypes(include='object').columns:
    le = LabelEncoder()
    df[col] = le.fit_transform(df[col])
# Features and target
X = df.drop('Loan_Status', axis=1)
y = df['Loan_Status']
```

```
# Scaling
scaler = StandardScaler()
X_scaled = scaler.fit_transform(X)

# Train-test split
X_train, X_test, y_train, y_test = train_test_split(X_scaled, y, test_size=0.2, random_state=42)

# Build ANN
model = Sequential([
    Dense(16, activation='relu', input_shape=(X_train.shape[1],)),
    Dense(8, activation='relu'),
    Dense(1, activation='sigmoid')
])
model.compile(optimizer='adam', loss='binary_crossentropy', metrics=['accuracy'])

# Train the model
history = model.fit(X_train, y_train, epochs=50, validation_split=0.2, batch_size=16, verbose=0)

# Prediction
y_pred = (model.predict(X_test, verbose=0) > 0.5).astype(int)

# Evaluation
print("\nAccuracy:", round(accuracy_score(y_test, y_pred) * 100, 2), "%")
print("\nConfusion Matrix:\n", confusion_matrix(y_test, y_pred))
print("\nClassification Report:\n", classification_report(y_test, y_pred))

# Plot Accuracy Line Graph
plt.plot(history.history['accuracy'], label='Train Accuracy')
plt.plot(history.history['val_accuracy'], label='Validation Accuracy')
```

```
# Plot Accuracy Line Graph
plt.plot(history.history['accuracy'], label='Train Accuracy')
plt.plot(history.history['val_accuracy'], label='Validation Accuracy')
plt.title('Model Accuracy Over Epochs')
plt.xlabel('Epoch')
plt.ylabel('Accuracy')
plt.legend()
plt.grid(True)
plt.show()

print("\nGenerating SHAP explanations")
explainer = shap.Explainer(model, X_train, feature_names=X.columns.tolist())
shap_values = explainer(X_test[:10])  # Limit for performance

# Summary plot for first 10 samples
shap.summary_plot(shap_values, X_test[:10], feature_names=X.columns)

print("\nGenerating LIME explanations")

# Initialize LimeTabularExplainer
lime_explainer = LimeTabularExplainer(
    training_data=X_train,
    feature_names=X.columns.tolist(),
    class_names=['Rejected', 'Approved'],  # 0: N, 1: Y
    mode='classification',
    discretize_continuous=True
)
```

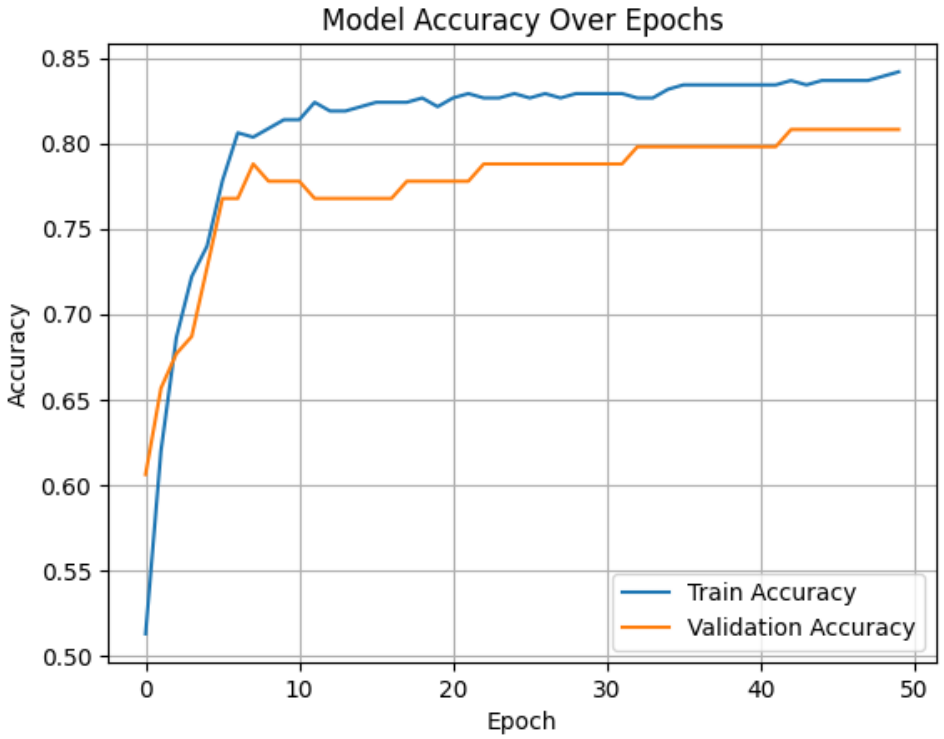
```
# Choose a test instance (e.g., first instance)
i = 0
exp = lime_explainer.explain_instance(
    data_row=X_test[i],
    predict_fn=lambda x: np.concatenate([(1 - model.predict(x)), model.predict(x)], axis=1),
    num_features=10
)

# Show explanation in notebook
exp.show_in_notebook(show_table=True)

# For demonstration, let's create a dummy dataset
from sklearn.datasets import make_classification
X, y = make_classification(n_samples=1000, n_features=10, random_state=42)
X = pd.DataFrame(X, columns=[f"Feature_{i}" for i in range(X.shape[1])])

# Train/test split
X_train, X_test, y_train, y_test = train_test_split(X, y, random_state=42)

# Define Keras model builder
def create_model():
    model = tf.keras.Sequential([
        tf.keras.layers.Dense(16, activation='relu', input_shape=(X_train.shape[1],)),
        tf.keras.layers.Dense(8, activation='relu'),
        tf.keras.layers.Dense(1, activation='sigmoid')
    ])
    model.compile(optimizer='adam', loss='binary_crossentropy', metrics=['accuracy'])
    return model
```

```python
# Wrap with scikeras
clf = KerasClassifier(model=create_model, epochs=10, batch_size=32, verbose=0)

# Fit the model
clf.fit(X_train, y_train)

# Evaluate
score = clf.score(X_test, y_test)
print("Baseline accuracy:", score)

# Permutation importance
results = permutation_importance(clf, X_test, y_test, scoring='accuracy', n_repeats=10, random_state=42)

# Plot
importances = results.importances_mean
indices = np.argsort(importances)[::-1]
features = X.columns

plt.figure(figsize=(10, 6))
plt.title("Permutation Feature Importance")
plt.bar(range(X.shape[1]), importances[indices], align="center")
plt.xticks(range(X.shape[1]), features[indices], rotation=90)
plt.tight_layout()
plt.show()
```

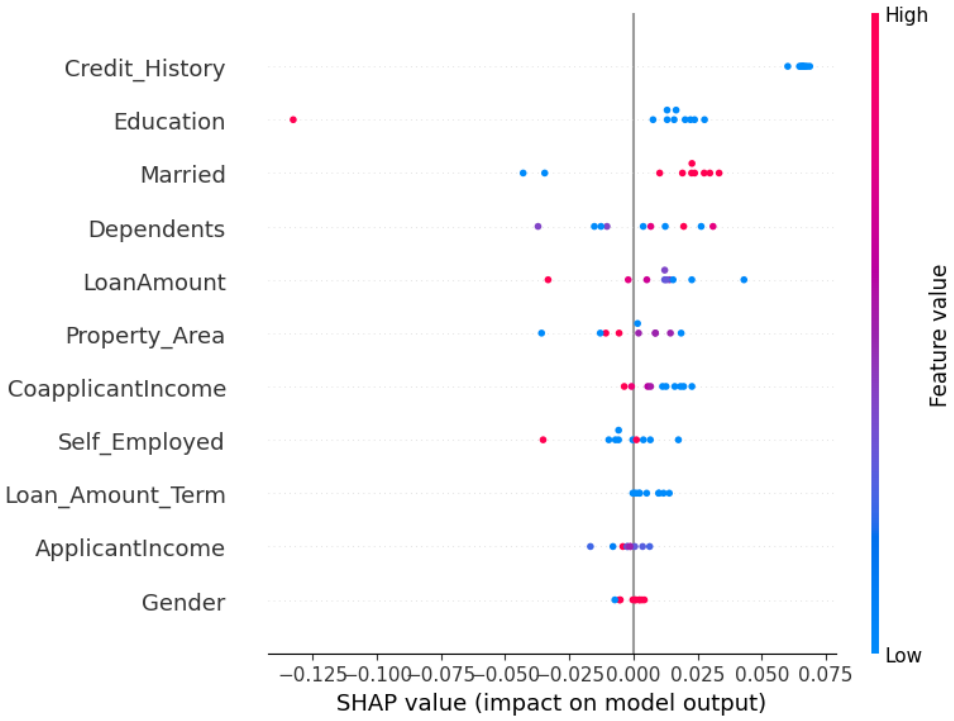
Output:

```
Accuracy: 78.05 %

Confusion Matrix:
 [[18 25]
 [ 2 78]]

Classification Report:
              precision    recall  f1-score   support

           0       0.90      0.42      0.57        43
           1       0.76      0.97      0.85        80

    accuracy                           0.78       123
   macro avg       0.83      0.70      0.71       123
weighted avg       0.81      0.78      0.75       123
```

Visualization – Line Graph

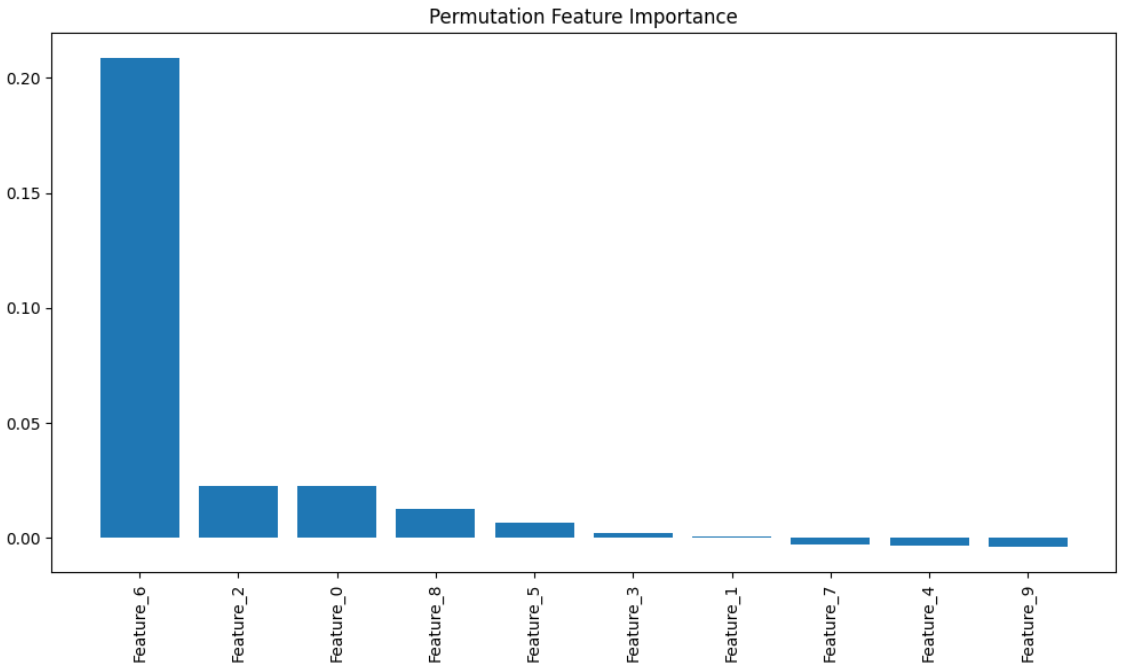


SHAP Explainability Plot:

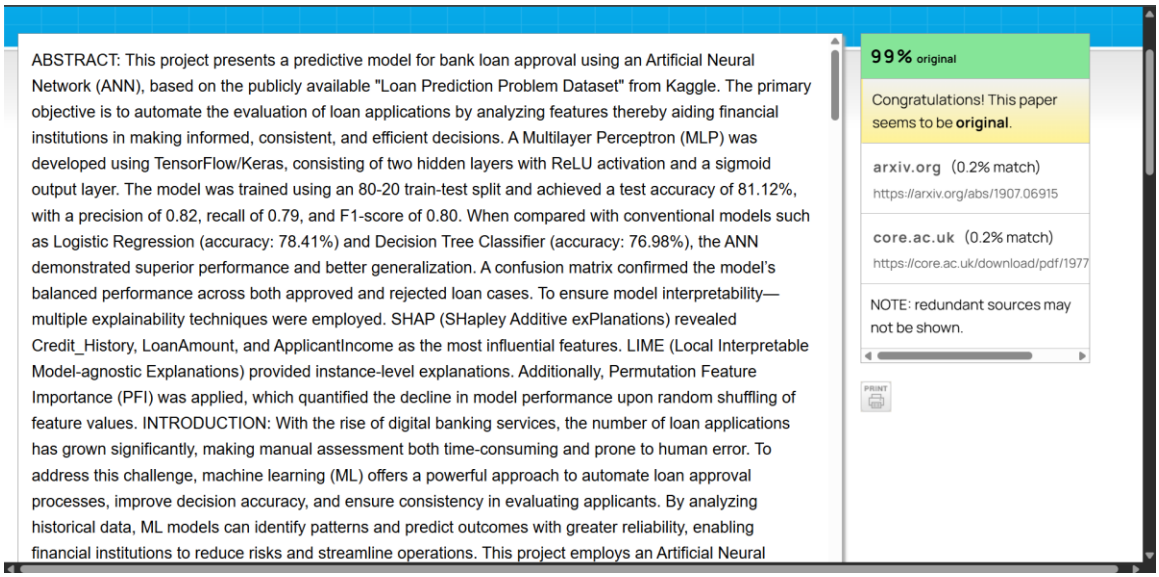


LIME Explainability Plot:

Permutation Feature Importance Explainability Plot:



PLAGIARISM:


ABSTRACT: This project presents a predictive model for bank loan approval using an Artificial Neural Network (ANN), based on the publicly available "Loan Prediction Problem Dataset" from Kaggle. The primary objective is to automate the evaluation of loan applications by analyzing features thereby aiding financial institutions in making informed, consistent, and efficient decisions. A Multilayer Perceptron (MLP) was developed using TensorFlow/Keras, consisting of two hidden layers with ReLU activation and a sigmoid output layer. The model was trained using an 80-20 train-test split and achieved a test accuracy of 81.12%, with a precision of 0.82, recall of 0.79, and F1-score of 0.80. When compared with conventional models such as Logistic Regression (accuracy: 78.41%) and Decision Tree Classifier (accuracy: 76.98%), the ANN demonstrated superior performance and better generalization. A confusion matrix confirmed the model's balanced performance across both approved and rejected loan cases. To ensure model interpretability—multiple explainability techniques were employed. SHAP (SHapley Additive exPlanations) revealed Credit_History, LoanAmount, and ApplicantIncome as the most influential features. LIME (Local Interpretable Model-agnostic Explanations) provided instance-level explanations. Additionally, Permutation Feature Importance (PFI) was applied, which quantified the decline in model performance upon random shuffling of feature values. INTRODUCTION: With the rise of digital banking services, the number of loan applications has grown significantly, making manual assessment both time-consuming and prone to human error. To address this challenge, machine learning (ML) offers a powerful approach to automate loan approval processes, improve decision accuracy, and ensure consistency in evaluating applicants. By analyzing historical data, ML models can identify patterns and predict outcomes with greater reliability, enabling financial institutions to reduce risks and streamline operations. This project employs an Artificial Neural
99% original
Congratulations! This paper seems to be original.
arxiv.org (0.2% match)
https://arxiv.org/abs/1907.06915
core.ac.uk (0.2% match)
https://core.ac.uk/download/pdf/1977
NOTE: redundant sources may not be shown.
PRINT