

Abstract

Predicting Loan Eligibility Using Machine Learning

The "Predicting Loan Eligibility Using Machine Learning" project aims to create an efficient and accurate system for determining loan eligibility based on applicant data. The application leverages a machine learning model trained on historical loan data to assess key attributes such as gender, marital status, dependents, education, employment status, income details, loan amount, loan term, credit history, and property area.

The user-friendly interface allows applicants or financial institutions to input these parameters, which are then processed by the predictive model to determine the loan eligibility outcome. By automating the decision-making process, the system enhances efficiency, minimizes human error, and provides near-instant feedback.

This project showcases the practical integration of machine learning into the financial domain, demonstrating its capability to optimize workflows and improve the customer experience. It has the potential to significantly benefit financial institutions by reducing processing time and supporting data-driven decisions in loan approval processes.

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