

Empathy map

Use this framework to develop a deep, shared understanding and empathy for other people. An empathy map helps describe the aspects of a user's experience, needs and pain points, to quickly understand your users' experience and mindset.



Build empathy

The information you add here should be representative of the observations and research you've done about your users.

- 1. The subject of this case, is a bank with a sizable customer base. The majority of these clients are liability clients (depositors), with deposits ranging in amount.
- 3. Loan gains are the primary source of income for bank assets. Banks' primary goal is to invest their funds in dependable clients.
- 2. Many people are seeking for loans in banks due to the expansion of the banking industry. All of these loans cannot be approved.
- 4. In order to save a lot of bank resources and efforts, we strive to minimise the risk component involved in choosing the safe person in this study
- 5. The Big Data of the individuals to whom the loan was previously issued is mined for this information, and the machine was trained using the machine learning model that produces the most accurate result based

- 1. The bank may receive unique benefits. The Loan Prediction System can determine the weight of each feature involved in loan processing automatically, and on fresh test data, the same features are processed in accordance with their corresponding weight.
- 3. In many regions of the world, banks, home finance companies, and certain NBFCs deal with different loan kinds such mortgages, personal loans, business loans, etc

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- 2. To increase accuracy and reduce fraud, it is necessary to create and implement a system that uses machine learning and data mining to forecast whether a user will receive a loan from a bank or not.
- 4. These businesses operate in rural, semiurban, and urban settings. After a customer applies for a loan, these companies confirm whether the customer is eligible to receive a loan or not

on these records and experiences.

1. The major goal of the project is to analyse the Loan Prediction Models created using different algorithms and select the best one that can speed up loan approval and lower the risk involved.

2. For financial companies, the loan approval process is crucial. The Ioan applications were approved or rejected by the system

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PREDICTING PERSONAL LOAN APPROVAL

USING MACHINE LEARNING

1. As a result of this predicted loan default, consumers who are having financial problems will be identified earlier rather than later

2. So that you can handle problems before they happen and a consumer defaults. Credit risk management at its most proactive..

3. They've created a problem to help them identify the customer segments that are eligible for loan amounts in order to automate this process and target these

4. With facts about the application, we must determine whether or not we can forecast that they will be able to repay the loan.

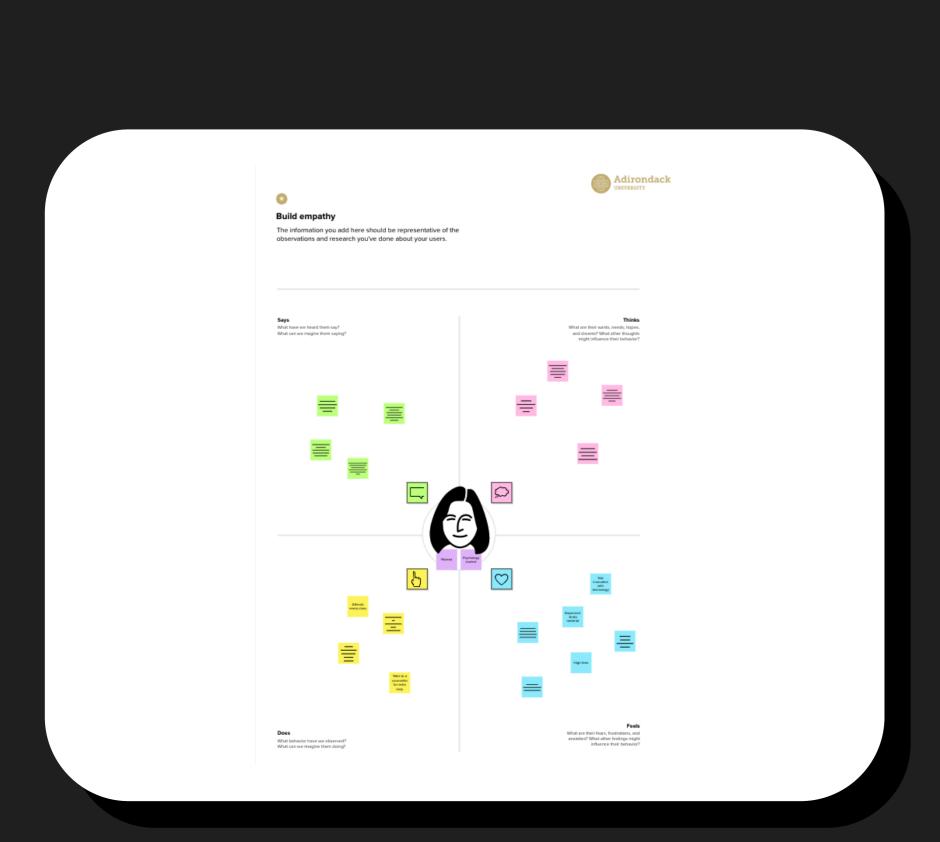
customers in particular

. 5. They've created a challenge to help them identify the client categories that are eligible for loan amounts in order to automate this procedure and target these customers in particular loan.

3. The primary need in the current world is LOANS. Banks only receive a large portion of the overall earnings from this. It is advantageous for people to purchase any type of luxury, such as homes, vehicles, etc., as well as for students to manage their educational and living expenditures.

4. A key determining factor in a bank's financial results is loan recovery. Predicting whether a consumer will pay back a debt is exceedingly tough. The loan approval is predicted using machine learning

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