

07

Thursday

January

2021

Wk 02 (007-358)

Approval

	M	T	W	T	F	S	S
	4	5	6	7	8	9	10
	11	12	13	14	15	16	17
	18	19	20	21	22	23	24
	25	26	27	28	29	30	31

Loan Prediction System

9.00

10.00

Life cycle of ML Project

11.00

1) Data collection: Gather relevant data for model training. This may include historical loan data, customer information, credit scores, employment history, and other relevant features. Ensure that data is representative and diverse.

12.00

1.00

2.00

3.00

Loan Prediction Problem Dataset (Kaggle.com)

4.00

2) Data Cleaning

5.00

6.00

↳ Clean the data to handle missing values, outliers, and inconsistencies. This step is crucial for the model's accuracy and generalization.

7.00

3) Exploratory Data Analysis (EDA)

→ Conduct EDA to understand the relationships between different variables. Identify patterns, and gain insights. Visualization tools can be helpful in this phase.

Important Calls

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Things to Do

✓

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Meetings

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M	T	W	T	F	S	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

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i) Feature Engineering

⇒ Create new features or modify existing ones to improve the model's performance. This might involve transforming variables, creating interaction terms, or encoding categorical variables.

ii) Data Splitting

⇒ Split the dataset into training & testing sets. The training set is used to train the model, and the testing set is used to evaluate its performance.

iii) Model Selection

⇒ Choose an appropriate machine learning algorithm for your problem. Common algorithms for loan approval prediction include logistic regression, decision trees, random forests, and support vector machines.

iv) Model Training

⇒ Train the selected model using the training dataset. This involves feeding the algorithm the features and corresponding labels and letting it learn the pattern in the data.

09

Saturday

January

2021

Wk 02 (009-356)

JAN 21

M	T	W	T	F
4	5	6	7	8
11	12	13	14	15
18	19	20	21	22
25	26	27	28	29

vij) Model Evaluation

⇒ Evaluate the model's performance on the testing dataset using appropriate metrics such as accuracy, precision, recall and F1 score

Data Analysis

Read the CSV file & obtain the information of the dataset such as

df.

df.info() ⇒ Give the datatypes & non null values of the column

df.head() ⇒ Shows first five rows

df.shape ⇒ Shows number of rows & column

df.isnull().sum() ⇒ Shows the number of rows with the null values

Check the outliers (using boxplot, scatterplot)

Fill the null values of numerical datatype

Fill the null values of object type

Check if every column is filled

Important Calls

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Things to Do

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Meetings

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Find Correlation among the columns & visualize with the heatmap

Feature Engineering

- We're ~~adding~~ ^{adding} two columns (Applicant Income & Coapplicant income) to calculate the total income.
- After that we can drop Coapplicant Column as it contains many zero values.

Using log function to transform the data

Now, let's convert categorical values into the numerical values

There are two techniques

- Label Encoding
- One Hot Encoding

Important Calls



Things to Do



Meetings



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Creating Independent And dependent feature

Dependent = Loan status
Independent = Remaining Columns

import the ML models Lib

Algorithms used

- i Logistic Regression model
- ii Decision Tree Classifier
- iii Random Forest Classifier
- iv KNeighbors Classifier

Train the dataset using these models and test the accuracy of every model

We can use Cross Validation technique for more accuracy

Important Calls

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Things to Do

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Meetings