# Home Loan Eligibility Predictor

## Track B – Analytics using python

## Team Name – SAR-NT

**Team members –**
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## Team Group Pic

## Insights

- The proportion of married applicants is higher for approved loans.
- It seems people with good credit history are more likely to get their loans approved.
- Proportion of approved loans is higher for low and average loan amount as compared to that of high loan amount
- The proportion of loans getting approved in the semi-urban area is higher as compared to that in rural or urban areas.

## Secondary Research

Secondary research involves the summary, collation and/or synthesis of existing research
Factors affecting eligibility are –
1. CIBIL score – Score ranges from 300 to 900
2. Credit history – Record of repayment or defaults in the past
3. Income – Defines the repayment capacity of applicant
4. Personal profile – Age, Educational qualification, assets, dependents
Sources –
Home Loan Approval Process using OLAP as a Financial Analysis Tool
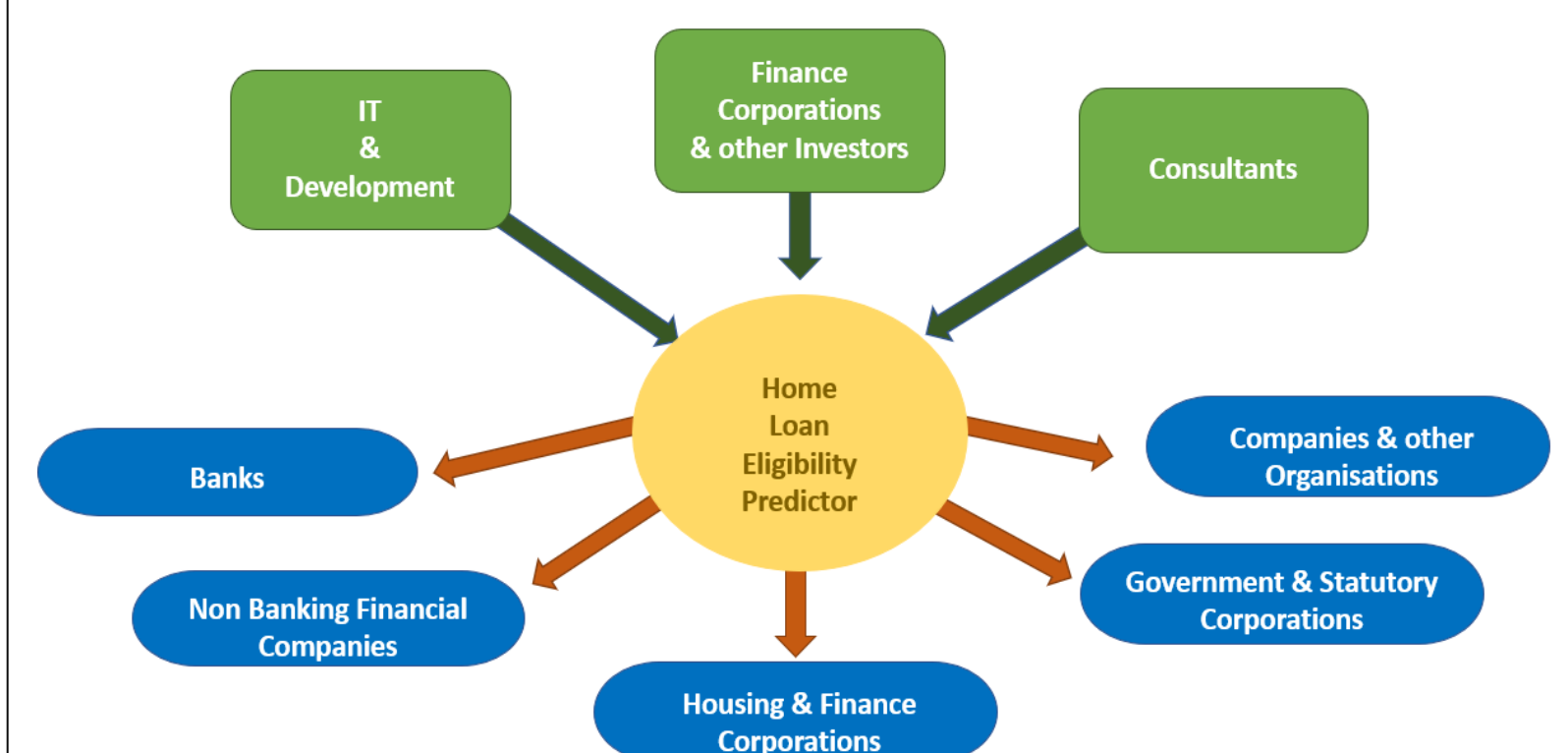Economics times

## Graphs Exploratory Analysis
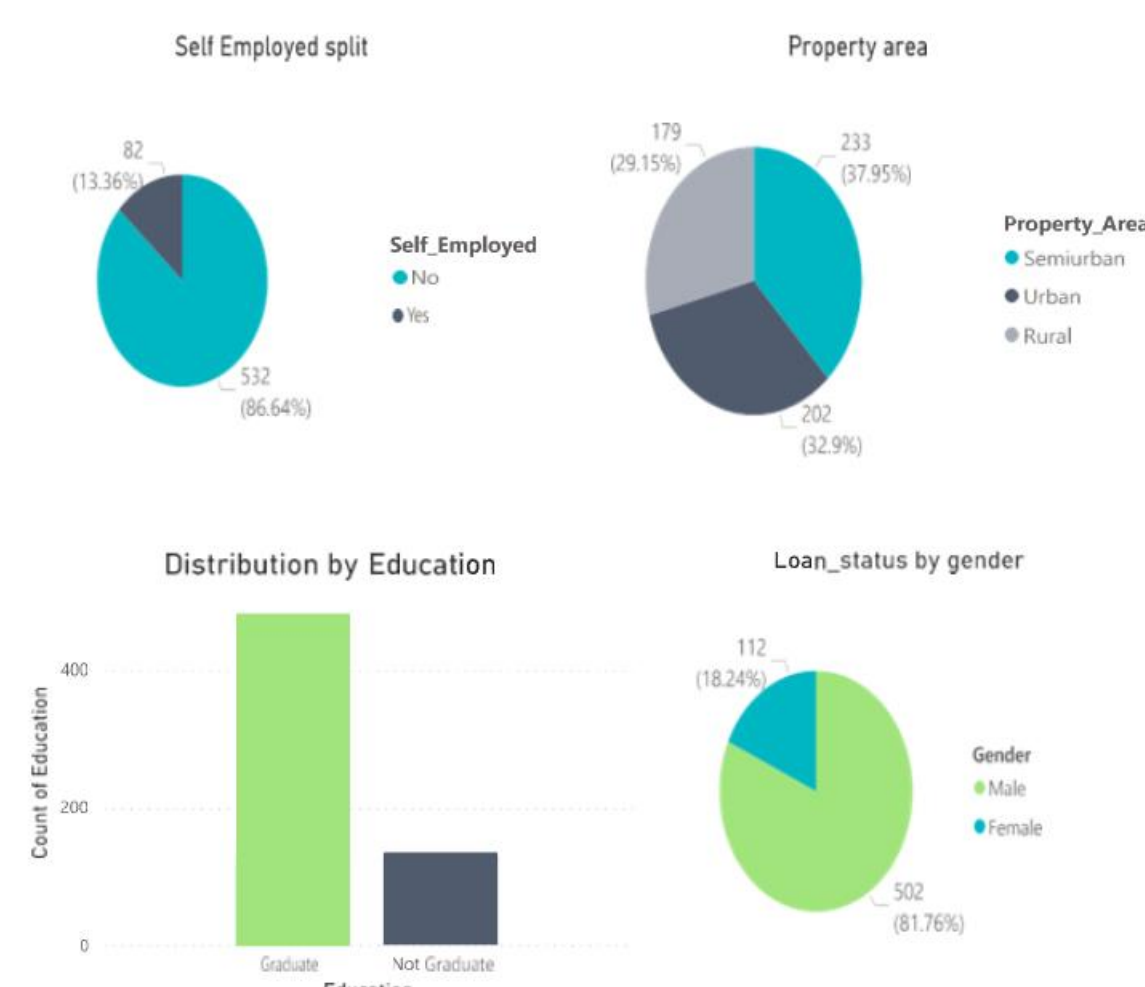
## Problem Statement

Analyse customer eligibility for home loan based on various factors

## Stakeholder Map

## Prototype

## Solution

Predictive model developed based on logistic regression method. It can predict the eligibility of applicant for the home loan based on features used for training of the model.

## Way Ahead ?

- With more factors such as age of the applicant, property age, investments model's performance can be improved.
- More data can be provided to train the model
- Functional UI to
- Database can be created to store prediction responses