降 Loan Eligibility Predictor

A Machine Learning project to predict whether a loan applicant is eligible for loan approval, based on applicant information like income, education, credit history, and more.

Objective

To build and evaluate classification models (Logistic Regression and Random Forest) that determine loan approval status using applicant details from a public dataset.

Dataset

- Source: Kaggle
- File Used: `loan-predictor-train.csv`
- Features include:
 - Gender
 - Married

- Self_Employed - ApplicantIncome - CoapplicantIncome - LoanAmount - Loan_Amount_Term - Credit_History - Property_Area ## **☆**□ Tools & Libraries Used - Python - pandas, numpy - scikit-learn - matplotlib - IPython display (for output formatting)

- Dependents

- Education

Features

- Data Cleaning and Preprocessing
- Label Encoding of Categorical Variables
- Feature Scaling using `StandardScaler`
- Model Training using:
 - Logistic Regression
 - Random Forest Classifier
- Model Evaluation:
 - Accuracy
 - AUC Score
 - ROC Curve
 - Confusion Matrix
- Custom user input for prediction
- Best model automatically selected based on accuracy

Model Performance

The best-performing model is automatically used to predict new loan applications.

Wisual Evaluations

- ROC Curve
- Confusion Matrix for both models (side-by-side)