**Credit\_policy\_prediction**

The information you provided appears to be a list of column headers or variables related to a dataset containing information about loans or credit-related data. Here's a brief description of each column:

1. credit. Policy: A binary variable indicating whether a customer meets the credit policy criteria (1 for yes, 0 for no).

2. purpose: The purpose for which the loan was taken (e.g., debt consolidation, credit card, small business).

3. int.rate: The interest rate of the loan.

4. installment: The monthly installment payment amount.

5. log.annual.inc: The natural logarithm of the annual income of the borrower.

6. dti: The debt-to-income ratio of the borrower.

7. fico: The FICO credit score of the borrower.

8. days.with.cr.line: The number of days the borrower has had a credit line.

9. revol.bal: The revolving balance of the borrower.

10. revol.util: The revolving utilization rate or ratio of the borrower.

11. inq.last.6mths: The number of inquiries made by creditors in the last 6 months.

12. delinq.2yrs: The number of times the borrower has been delinquent on payments in the last 2 years.

13. pub.rec: The number of derogatory public records of the borrower.

14. not.fully.paid: A binary variable indicating whether the borrower hasn't fully paid the loan (1 for yes, 0 for no).

Following are the conclusions from this project:

* The fico score was maximum when the inquiry last is between 15- 20.
* The features of ‘home improvement' and 'small business' had got the high mean of inquiries by the creditors.
* The maximum interest rate is lying at 0.13
* The fico score is ranging between 670-800.
* The features of 'debt consolidation' purpose are meeting the maximum criteria of paying loan.
* From the observation we can understand that fico\_score tells us that percentage of not fully paid the loan is “no”.
* The feature “delinq.2yrs” maximum at 0 count of high so, this factor will not affect loan outcome (credit policy)
* We have observed that 0(no) percentage was high with respect to the interest rate.
* We can conclude that randomforestmodel is getting high model of accuracy of 98.45% and naive bayes as low accuracy 85.35%.
* We can tell that from above predicting that our prediction is right maximum people meets the credit policy.