

# Predicting personal loan approval

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- (L) 10 minutes to prepare
- I hours site of the site of th
- on of the person, the property and the relationship
- Shalelteniplate feedbree bank.

## **\rightarrow**

# We are form the group

A Team leader sign in mural account through the our username and mail id. Team leader sharing a inviting workspace link through the mail id in our team members join our workspace.

## Team gathering

Totally four participation are there. We invite members through mural link and gathered in this session.

## **Set the goal**

A personal loan provides a solution to every financial problem that you confront in life that includes medical emergency,travel expenses,education,wedding expenses,debt consolidation and others

### Learn how to use the facilitation tools

Facilitation tools can be very helpful for guiding group discussions, brainstroming sessions.

Open article





## Define your problem statement

1

1.This project aims to solve the loan approval prediction to classify wheather the loan will be approve or not.

2.Classification refer to a predictive modeling problem class label predicted for a given dataset.

3.The project is used to automaticaly loan eligibility process based on the customer detail.

4.To automate this process using dataset to identify the customer segment that are eligible for loan amount.

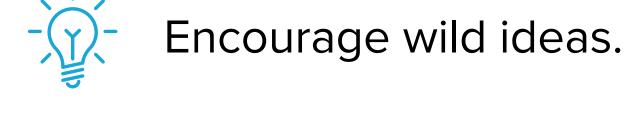
5.so that they can specifically target these customers.



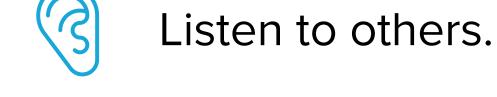
## Key rules of brainstorming

To run an smooth and productive session











Go for volume.



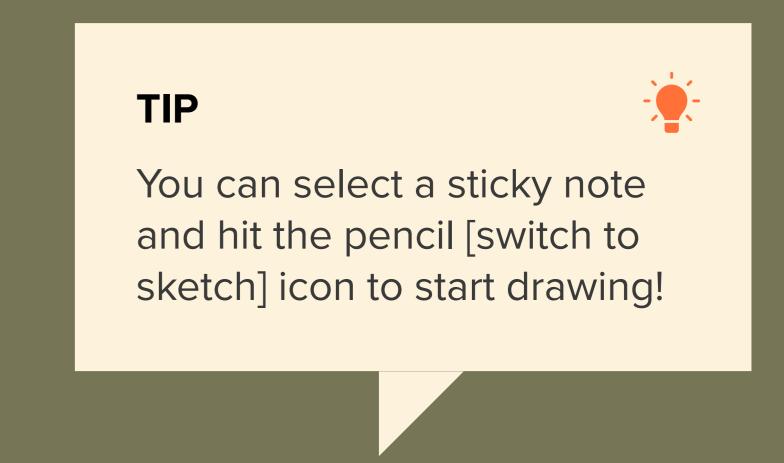
If possible, be visual.



## Brainstorm

Write down any ideas that come to mind that address your problem statement.

10 minutes



## Sivashakthi

To create a model to run one or more algorithms on the data set

repayment flexibility saves time and energy

customer service

# Vijayalakshmi

1.Exploratory data analysis Univariate analysis Bivariate analysis Logistic regression using statisified Kfolds and cross validation

Predicting
Personal loan
using with
Python
language

2.Using KNN
algorithm and
ANN
algorithm

# Vinothini

Banks make loans to customers in exchange for the guarantee of repayment.

The loan prediction machine learning model can be used to assess a customer's loan status and build strategies.

The insured sum can cover the whole loan amount or just a portion of it.

The bank retains insurance to minimize the possibility of failure in the case of a default.

# Vishnupriya

Minimum documents areneeded for loan approval

you can apply in minutes and get the money in less than 72 hours

you can avail additional tax benefits on your personal loan

Interest rate are fixedand remain the same throughout the loan tenure



# 3

Group ideas

- 1.Logistic regression using statisfied kfold and cross validation
- 2.The loan prediction machine learning model can be used to assess a customer's loan status and build strategies
- 3.you can apply in minutes and get money in less

than 72 hours

- 4.interest rate are fixeded remain the same throughout the loan tenure
- 5.Minimum documents are needed for loan approval.

Add customizable tags to sticky notes to make it easier to find, browse, organize, and categorize important ideas as themes within your mural.

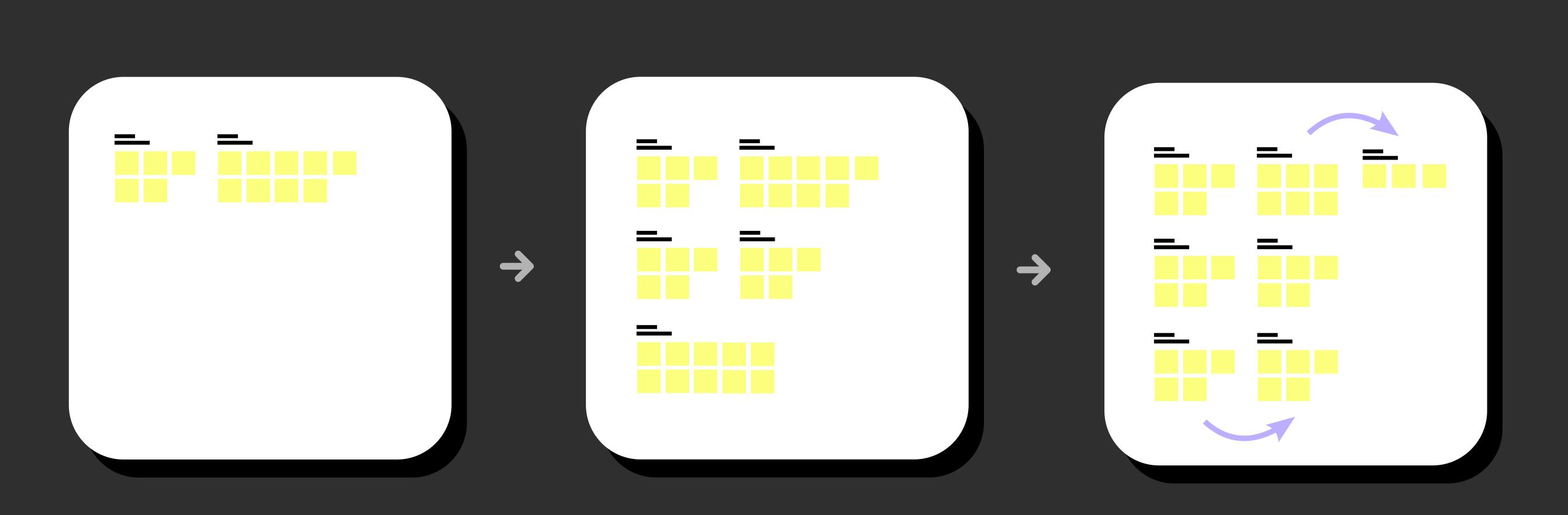
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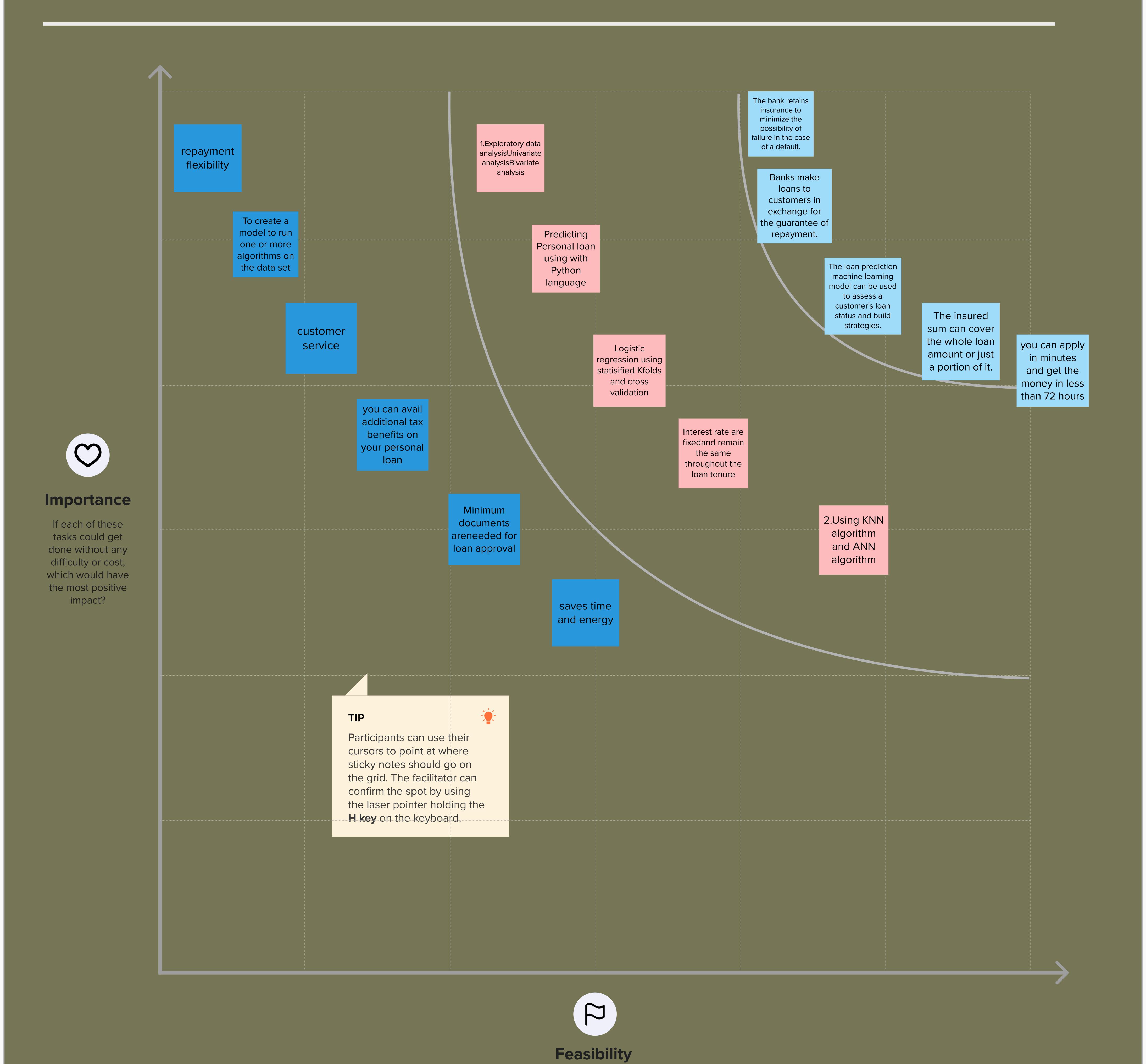


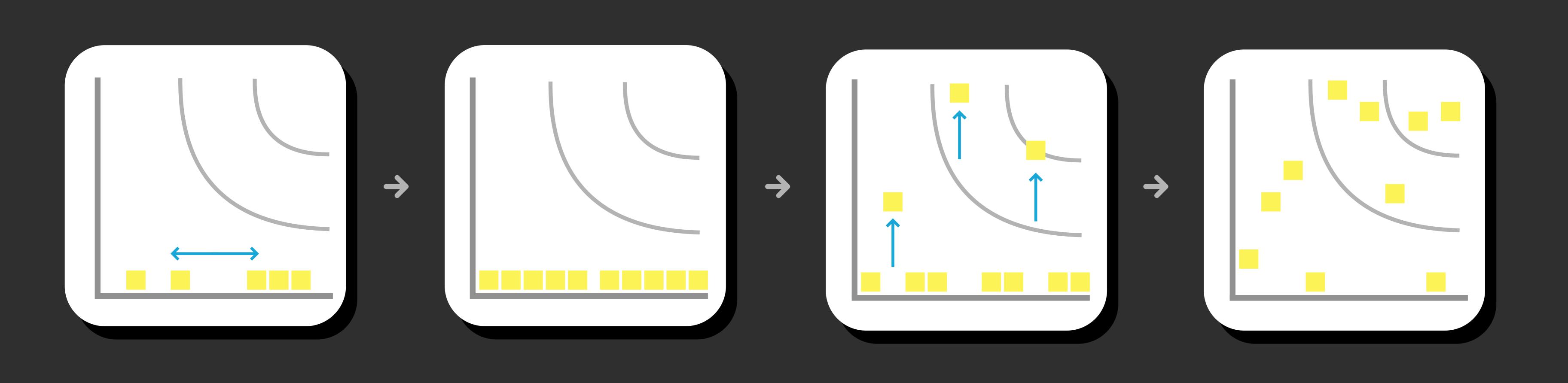
## 4

## Prioritize

Your team should all be on the same page about what's important moving Forward. Place your ideas on this grid to determine which ideas are important and which are Feasible.

ர் 20 minutes





Pogardloss of their importance which tasks are more



## After you collaborate

# We can export the mural as pdf to share it is helpful to getting information

#### Quick add-ons

Share the mural

Share a view link to the mural with stakeholders to keep them in the loop about the outcomes of the session.

Export the mural Export a copy of the mural as a PNG or PDF to attach to emails, include in slides, or save in your drive.

#### Keep moving forward



#### **Strategy blueprint**

Define the components of a new idea or strategy.

Open the template →



### Customer experience journey map

Understand customer needs, motivations, and obstacles for an experience.

Open the template →



## Strengths, weaknesses, opportunities & threats

Identify strengths, weaknesses, opportunities, and threats (SWOT) to develop a plan.

Open the template →

Share template feedback



# Empathy map canvas

Use this framework to empathize with a customer, user, or any person who is affected by a team's work.

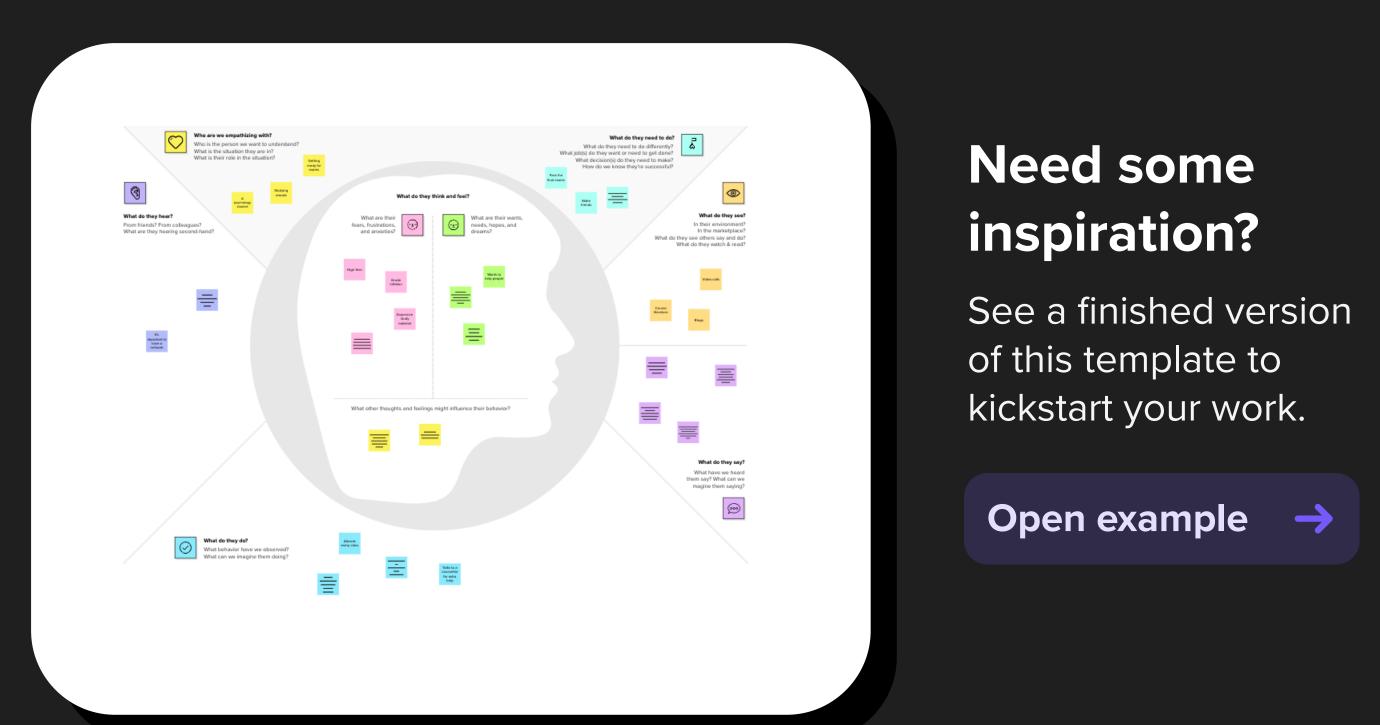
Document and discuss your observations and note your assumptions to gain more empathy for the people you serve.

Originally created by Dave Gray at





Share template feedback





# Develop shared understanding and empathy

Summarize the data you have gathered related to the people that are impacted by your work. It will help you generate ideas, prioritize features, or discuss decisions.

