**Recommendations:**

To inform the model how loan eligibility can be improved involved assessing the factors that affect the approval or rejection of loan applications and adjusting accordingly. Based on our chosen data, here are some recommendations on how one could improve loan eligibility:

1. **Credit History**: Credit history plays a significant role in loan approval. Applicants with a good credit history (Credit\_History=1.0) have a higher chance of loan approval. Therefore, encourage applicants to maintain a good credit score by paying their bills and existing loans on time. For applicants with a poor credit history, consider offering them credit counselling services to help them improve their creditworthiness.
2. **Income**: Higher income levels positively impact loan eligibility. Encourage applicants to increase their income through career growth, business expansion, or additional sources of income. Additionally, applicants can apply jointly with a co-borrower (Co-applicant Income) to increase their total income.
3. **Loan Amount**: Keep the loan amount within a reasonable range based on the applicant's income. High loan amounts relative to income can lead to rejection. You can provide financial counselling to help applicants determine a suitable loan amount based on their financial situation.
4. **Loan Amount Term**: Ensure that the loan term (Loan\_Amount\_Term) aligns with the applicant's financial goals and ability to repay. Longer loan terms may result in lower EMI but higher interest payments over time. Help applicants choose the most appropriate loan term for their needs.
5. **Property Area**: The property's location (Property\_Area) can affect loan eligibility. Semiurban and urban areas tend to have better approval rates. Applicants looking for loans in rural areas may need to provide additional collateral or security to improve their eligibility.
6. **Dependents**: The number of dependents can impact loan eligibility. Applicants with many dependents may need to consider measures to reduce their financial responsibilities or seek higher-paying job opportunities.
7. **Education and Self-Employment**: Graduates generally have higher loan approval rates than non-graduates. Encourage applicants to pursue higher education if possible. Additionally, self-employed applicants should maintain proper financial records and demonstrate a stable income source.
8. **Marital Status**: Married applicants may consider applying jointly with their spouse to increase their total income and improve eligibility.
9. **Co-applicant**: Applicants can seek co-applicants with a stable income source to strengthen their application. However, ensure that the co-applicant also has a good credit history.
10. **Documentation**: Ensure that applicants provide all required documents accurately and completely. Incomplete or incorrect documentation can lead to delays or rejection.
11. **Debt-to-Income Ratio**: Help applicants manage their existing debts and keep their debt-to-income ratio in check. Lowering existing debts can improve eligibility.
12. **Property Valuation**: Ensure that the property's value is accurately assessed, as it can affect the loan amount and eligibility.
13. **Regulatory Compliance**: Stay updated with the latest regulatory requirements and ensure that your loan approval process complies with all legal standards.
14. **Communication**: Provide clear communication to applicants about the reasons for loan rejections, if any. Offer guidance on steps they can take to improve their eligibility for future applications.
15. **Customer Education**: Offer financial literacy programs and workshops to educate potential borrowers about responsible borrowing, credit management, and financial planning.

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