

# **SmartLoan: Predictive Analytics for Microloan Approval**

Predictive Model for Loan approval and Creating customer risk profiling.

# USE CASES

- Identify Potential Defaulters and reduce risk
- **Microloans can be approved faster, than manual process**
- Automate the loan approval process
- Gets a customer Risk Profile
- **Continuous Evaluation of Customer Risk Profile Leading to better financial decisions**



# Market Value

Cost saving for Banks → reduced manual efforts , better predictions = better financial decisions

In long term, Banks making better financial decisions , improves ROI and Contributes the Country GDP

**Gets a risk profile for each customer**

**When MicroLoans are accessed easily more cash flow occurs and thus leading to stability of banks**



# Project Working

**Bank Client side → Bank Server → Bank Manager / Employee**

1. Customer applies for loan
2. Verification of User
3. customer Risk profile and loan approval



# TECH STACKS

- **PYTHON:**

STREAMLIT

PANDAS

MATPLOTLIB

SCIKIT

