**A Mini Project Report**

**on**

**Personal Loan Predictor**

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**CERTIFICATE**

This is to certify that the mini project entitled “**Personal Loan Predictor**” done by **Ms**. **Addala Tejaswini** **(16WH1A1201), Ms. Meghana Kadali (16WH1A1241)** of **Department of Information Technology**, is a record of work carried out by them during IV Year I semester.

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**ABSTRACT**

The number of people applying for the loans got increased for various reasons in recent years. The bank employees are not able to analyze or predict whether the customer can payback the amount or not for the given interest rate. The aim of this project is to find the nature of the client applying for the personal loan. The primary objective of the bank is to provide their wealth in the safer hands. In recent times, banks approve loan after verifying and validating the documents provided by the customer. Yet there is no guarantee whether the applicant is deserving or not. This project classifies the customers based on certain criteria. This will classify and analyze the nature of the loan applicants. From a proper analysis of data set and constraints of the banking sector, three different algorithms have been used to train the model and the most accurate one has been used.

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