

S.No	Topic	Methodology	References
1)	<p><b>Topic:</b> Machine Learning Models for Predicting Bank Loan Eligibility.</p> <p><b>Authors:</b> Ugochukwu .E. Orji, Chikodili.H.Ugwuishiwu, Joseph.C.N.Nguemaleu, Peace. N. Ugwuanyi.</p>	<p>This research was done using Python on Kaggle's Jupyter Notebook cloud environment. The proposed model predicts customers' loan eligibility based on the available data. The input to the model includes attributes from the dataset, as shown in table 1. The output from the model is a decision on whether the customer is eligible to get the loan. The following section discusses the dataset and explains the methods used to cleanse and preprocess the dataset for modelling.</p>	<p>[1] "Most commonly used A.I. application in investment banking worldwide 2020, by types." Statista, 15-Sept-2021 [Online]. Available: <a href="https://www.statista.com/statistics/1246874/ai-used-in-investment-bankingworldwide-2020/">https://www.statista.com/statistics/1246874/ai-used-in-investment-bankingworldwide-2020/</a> [Accessed: 29-Jan-2022]</p> <p>[2] G. Dorfleitner, E.M. Oswald, &amp; R. Zhang. "From Credit Risk to Social Impact: On the Funding Determinants in Interest-Free Peer-to-Peer Lending." J Bus Ethics. 2021 Vol.170, pp. 375–400. <a href="https://doi.org/10.1007/s10551-019-04311-8">https://doi.org/10.1007/s10551-019-04311-8</a></p>
2)	<p><b>Topic:</b> Loan Prediction System Using Machine Learning.</p> <p><b>Authors:</b> Anant Shinde, Yash Patil, Ishan Kotian, Abhinav Shinde, Reshma Gulwani.</p>	<p>Logistic Regression using stratified k-folds crossvalidation: This system uses validation to see how robust the model is against hidden data. This is an approach for booking distinct exemplifications of reports that don't train the model. Latterly, the system tests the model in this illustration and also finalize it. Some of the generally applied confirmation styles are the confirmation incubate path, k-fold cross-validation, Leave one outcross-validation (LOOCV), and stratified k-fold cross-validation. In Table 1, analyzed the mean validation and f1-score of Logistic Regression with the k-folds model.</p>	<p>[1] M. Sheikh, A. Goel, T. Kumar, "An Approach for Prediction of Loan Approval using Machine Learning Algorithm," International Conference on Electronics and Sustainable Communication Systems (ICESC), (2020).</p> <p>[2] S. M S, R. Sunny T, "Loan Credibility Prediction System Based on Decision Tree Algorithm," International Journal of Engineering Research &amp; Technology (IJERT) Vol. 4 Issue 09, (2015).</p>

3)	<p>Topic: Loan Approval Prediction using Machine Learning: A Review</p> <p>Author: Ritika Purswani, Sakshi Verma, Yash Jaiswal, Prof. Surekha M.</p>	<p>Since the problem of predicting the approval of a loan application is a classification problem, the model is trained using classification algorithms like Logistic Regression, Decision Tree, Random Forest Classifier, Support Vector Machine.</p>	<p>[1] Pidikiti Supriya, Myneedi Pavani, Nagarapu Saisushma- "Loan Prediction by using Machine Learning Models", International Journal of Engineering and Techniques - Volume 5 Issue 2, Mar-Apr 2019</p> <p>[2] Sudhamathy G.-"Credit Risk Analysis and Prediction Modelling of Bank Loans Using R", International Journal of Engineering and Technology (IJET), Vol. 8, No. 5, pp. 1954-1966, Oct-Nov 2016</p>
4)	<p><b>Topic:</b> Predicting Loan Approval Using ML.</p> <p><b>Authors:</b> Nikhil Bansode, Adarsh Verma, Abhishek Sharma, Varsha Bhole.</p>	<p>Our project makes use of a variety of algorithms to help us achieve a precise result. The Python programming language, which is among the most often used and popular languages in AI and ML because it comes with all of the necessary tools and libraries has been used in our project. It has several libraries, like pandas for the filtering process, matplotlib for plotting the data, data visualization, and exploratory data analysis. We have also used sklearn which is Scikit-learn which includes several clustering, regression, and classification algorithms that are commonly used in AI and machine learning. Numpy is used to deal with the multidimensional array and data structures.</p>	<p>[1] Rajiv Kumar, Vinod Jain, Prem Sagar Sharma- Prediction of Loan Approval using Machine Learning International Journal of Advanced Science and Technology Vol. 28, No. 7, (2019).</p> <p>[2] Pidikiti Supriya, Myneedi Pavani, Nagarapu Saisushma- Loan Prediction by using Machine Learning. International Journal of Engineering and Techniques - Volume 5 Issue 2, Mar-Apr 2019</p>