

APPLIED DATA SCIENCE

Smart Lender - Applicant Credibility Prediction for Loan Approval

BACHELOR OF ENGINEERING IN ELECTRONICS AND COMMUNICATION **ENGINEERING**

RAJESHKUMAR A --(927619BEC4161)

NAVEEN B --(927619BEC4130)

NAVEEN K --(927619BEC4131)

SANJAY G --(927619BEC4171)

What is the factor may affect the process of loan?	1-Loan type and Loan terms 2-Credit History 3-Debt-to-Income Ratio 4-Employment History 5-Down Payment
What is loan Management System?	A loan management system is a digital platform that helps automate every stage of the loan lifecycle, from application to closing.
What is the risk faced by management?	1-Security and Fraud Risk 2-Economic Risk 3-Operational Risk 4-Competitive Risk
When does the issue occur?	1-Poor Credit Rating 2-Too Much Debt in an Account 3-Not Earning Enough 4-Too Small Deposit
Which factor may affect the Loan Process?	Work Experience Age Income Repayment
Why is it important that we fix the problem?	It is very important for every client to get the loan on time. If it is processed manually, it will take many times. So, we are facilitating the process time.

<p>What are the ways to reduce loan loss</p>	<p>1-Offer payment method with low failure rate.</p> <p>2-Act quicker with increased payment visibility.</p> <p>3-Provide readily available and accurate payment information for the borrower.</p>
<p>What methodology was used to solve the issue?</p>	<p>Python, IBM Cloud, IBM Watson Studio, IBM Cloudant DB, Python-Flask.</p>