APPLIED DATA SCIENCE

Smart Lender - Applicant Credibility Prediction for Loan Approval

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Problem Statement:

A bank's profit or a loss depends to a large extent on loans i.e., whether the customers are paying back the loan or defaulting. By predicting the loan defaulters, the bank can reduce its Non- Performing Assets. But as the right predictions are very important for the maximization of profits, it is essential to study the nature of the different methods and their comparison. The Models have been performed and the different measures of performances are computed. The models are compared on the basis of the performance measures such as sensitivity and specificity. Prediction is premature and does not comply with any particular bank so it must not be only criteria in selection of a predicting deposit.

What is the factor may affect the process of loan?	1-Loan type and Loan terms 2-Credit History 3-Dept-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.