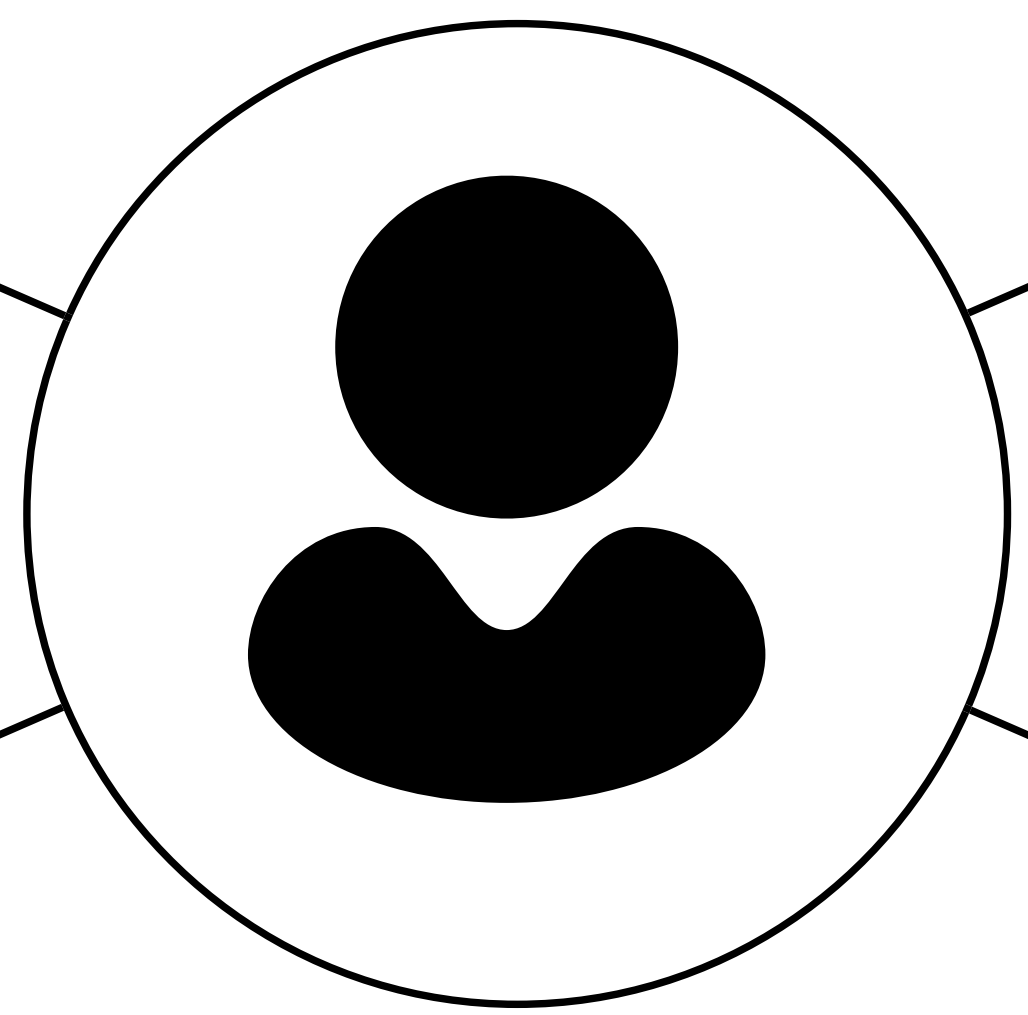


*What do they*  
**THINK AND FEEL?**

what really counts  
major preoccupations  
worries & aspirations



*What do they*  
**HEAR?**

what friends say  
what boss say  
what influencers say

*What do they*  
**SEE?**

environment  
friends  
what the market offers

*What do they*  
**SAY AND DO?**

attitude in public  
appearance  
behavior towards others

This is a classification problem in which we need to classify whether the loan will be approved or not.

A candidate's worthiness for loan approval or rejection was based on a numerical score called "credit score"

The customer first applies for a home loan and after that, the company validates the customer eligibility for the loan.

vCustomer first apply for home loan after that company validates the customer eligibility for loan.

Since Loan Amount has missing values , we can't plot it directly.

Loan approval is a very important process for banking organizations

classification refers to a predictive modeling problem where a class label is predicted for a given example of input data.

First, for an individual, the historical behaviour data are often too limited for profiling his/her behaviour pattern.

.The dataset we collected for predicting given data is split into training set and test set in the ratio of 7:3.

Techniques of data mining are also be used in the banking industry which help them compete in the market well equipped

Decision Tree Algorithm is being applied to predict the attributes relevant for credibility.

The main goal of this paper is to predict if loan assignment to a specific person will be safe or not.

**PAIN**

fears  
frustrations  
obstacles

They had proposed a mathematical model and machine learning algorithms were not used.

Class Imbalance problem was not addressed and the proper measure were not taken

When it is used for online banking fraud detection, it suffers from three disadvantages.

**GAIN**

"wants" / needs  
measures of success  
obstacles

Performance and accuracy of the algorithms can be calculated and compared

Class imbalance can be dealt with machine learning approaches.

Decision tree and Naive bayes algorithm on the same dataset .