

LITERATURE SURVEY

[1] they have used only one algorithm; there is no comparison of different algorithms. The algorithm used was Logistic Regression and the best accuracy they got was 81.11%.

[2]The two algorithms used were two class decision jungle and two class decision and their accuracy were 77.00% and 81.00% respectively.

[3] shows a comparison of four algorithms. The algorithms used were Gradient Boosting, Logistic Regression, Random Forest and CatBoost Classifier. Logistic Regression gave a very low accuracy of 14.96%. Random forest gave a good accuracy of 83.51%. The best accuracy we got was from CatBoost Classifier of 84.04%. There was not much difference between Gradient Boosting and CatBoost Classifier in terms of accuracy. Accuracy of Gradient Boosting was 84.03%.

[4]The accuracy percentage didn't vary a lot between all the algorithms. But the support vector Machine gave the lowest variance. The less the variance, the less is the fluctuation of scores and the model will be more precise and stable.

[5]The process of Min-Max Normalization is used. The highest accuracy they got was 75.08% when the percentage of dataset split was 50-50% with k to be set as 30.

In [6] LogisticRegression is the only algorithm used. They didn't calculate the accuracy of the algorithm.

[7]checking manually individual consumer's credibility for the loan approval is difficult, time consuming and risky. Thus, logistic regression is used as the tool to predict whether an applicant is eligible for the loan or not.

[8]The final conclusion reached was only those who have a good credit score, high income and low loan amount requirement will get their loan approved

[9] Information mining calculations are utilized to concentrate on the advance supported information and precise examples, which would help in anticipating the sensible defaulters, subsequently helping the banks for pursuing better decisions later on. Information Mining is the interaction.

[10] By provoking non-moneylenders, banks can decrease non-performing assets. This makes learning these things indispensable. Energy research shows that there are various approaches to focusing on reimbursement.

[11] . While examining the information catch and investigation for fair loaning, they represented a few starting key advances at present required for further developing data quality to all gatherings included.

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