

Ideation Phase

Literature Survey on the selected Project and Information Gathering

Team ID

PNT2022TMID52913

Project Name

Smart Lender - Applicant Credibility

Prediction for Loan Approval

SNo	Author	Year	Title	Abstract
1.	M. Cary Collins	2013	<i>Improving Information Quality in Loan Approval Processes for Fair Lending and Fair Pricing</i>	<p>Typical data collection protocols deployed at many financial institutions for loan approval and loan pricing are reviewed.</p> <p>Key steps involved in improving information quality for all parties involved are discussed.</p>
2.	Sivasree M S, Rekha Sunny T	2015	<i>Loan Credibility Prediction System Based on Decision Tree Algorithm</i>	<p>Decision Tree Induction Data Mining Algorithm is applied to predict the attributes relevant for credibility. A prototype of the model is described which can be used by the organizations in making the right decision to approve or reject the loan request of the customers.</p>
3.	Y. -Q. Chen, J. Zhang and W. W. Y. Ng	2018	<i>Loan Default Prediction Using Diversified Sensitivity Under sampling</i>	<p>The approach in this study is a hybrid under sampling method that combines the clustering, the stochastic sensitivity measure and the radial basis function neural networks. A real loan default data from a P2P company in China is used to valid the performance of our method</p>