

SMART LENDER

APPLICANT CREDIBILITY PREDICTION

FOR LOAN APPROVAL

LITERATURE SURVEY:

ABSTRACT

Loans are the core business of banks. The main profit comes directly from the loan's interest. Banks will ensure that a person, institution, or organization applying for a loan is verified thoroughly before sanctioning them a loan. Automating the loan approval procedure helps in reducing the time and energy and making the process more efficient than a manual process.

SOFTWARE REQUIREMENTS:

Anaconda Navigator, Jupyter Notebook, Google Colab, Spyder / VS Code / Pycharm.

HARDWARE REQUIREMENTS:

Windows10, Mac os, Linux_Ram-4GB, Harddisk-100GB, Processor-Intel i3, Mac M1

REFERENCES:



[https://ijesc.org/upload/0e4caa4fba55382053b74cf62fe7e8aa.Monetary%20Loan%20Eligibility%20Prediction%20using%20Machine%20Learning%20\(1\).pdf](https://ijesc.org/upload/0e4caa4fba55382053b74cf62fe7e8aa.Monetary%20Loan%20Eligibility%20Prediction%20using%20Machine%20Learning%20(1).pdf)



[https://www.wolterskluwer.com/en/expert-insights/what-banks-look-for-when-reviewing-a-loanapplication.](https://www.wolterskluwer.com/en/expert-insights/what-banks-look-for-when-reviewing-a-loanapplication)