

SMART LENDER – APPLICANT CREDIBILITY PREDICTION FOR LOAN APPROVAL

TEAM MEMBERS

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PROBLEM STATEMENT

- Loan prediction is one of the most important and most prominent research areas in the field of banking and insurance sectors.
- There are some prediction systems in the market using deep learning and so on. But those are limited with certain features and cannot assist the users beyond those limits.

PROBLEM STATEMENT (Cont.,)

- With the enhancement in the banking sector lots of people are applying for bank loans but the bank has its limited assets which it has to grant limited people only.
- Finding out to whom the loan can be granted which will be a safer option for the bank is a typical process.
- Machine Learning techniques are very useful in predicting the loan approval of customers.