

Copyright Transfer Agreement

(Please read the terms of this agreement, and send back a scanned copy of the signed original).

Article entitled : A Comparative Study on Loan Status: Utilizing Machine Learning Algorithms for Predictive Analysis	
Manuscript ID No : IJSREAT-0000165	
Corresponding author : THANNEERU MAHESH	
Corresponding address : University College of Engineering Narasroper JNTUK, Narasaraopet, India	
Mobile No : 7670943944	E-mail ID : umashankerkethavat@gmail.com

Publisher: 5th Dimension Research Publication (FDRP)

1. Copyright Assignment

The author hereby grants the Publisher the exclusive license for commercial use of above article throughout the world, in any form, in any language, for the full term of copyright, effective upon acceptance for publication.

2. Author's Warranties

The author warrants that the article is original, written by stated author/s, has not been published before and it will not be submitted anywhere else for publication prior to acceptance/rejection by the Publisher, contains no unlawful statements, does not infringe the rights of others, is subject to copyright that is vested exclusively in the author and free of any third party rights, and that any necessary written permissions to quote from other sources have been obtained by the author/s.

3. User rights

This article, if accepted, will be an open access article distributed under the terms and conditions of the Creative Commons Attribution License (<https://creativecommons.org/licenses/by/4.0/>). Publisher will insert the following note at the end of the published text: © 2022 by the authors; licensee FDRP, India. This article is an open-access article distributed under the terms and conditions of the Creative Commons Attribution License <https://creativecommons.org/licenses/by/4.0/>

4. Rights of Authors

Authors retain the following rights:

- all proprietary rights relating to the article, other than copyright, such as patent rights,
- the right to use the substance of the article in future own works, including lectures and books,
- The right to reproduce this article for own purposes, provided the copies are not offered for sale.

An author may self-archive an author-created version of his/her article on his/her own website and or in his/her institutional repository. He/she may also deposit this version on his/her funder's or funder's designated repository at the funder's request or as a result of a legal obligation, provided it is not made publicly available until 12 months after official publication. Furthermore, the author may only post his/her version provided acknowledgement is given to the original source of publication and a link is inserted to the published article on <http://www.theijire.com>. The link must be accompanied by the following text: "The original publication is available also at <http://www.theijire.com>. He/she may use the Publisher's PDF version, which is posted on <https://5thdimensionresearchgroup.org/>, for the purpose of self-archiving or deposit. Any other use of the article requires permission from the Publisher.

5. Co-Authorship

If the article was prepared jointly with other authors, the signatory of this form warrants that he/she has been authorized by all co-authors to sign this agreement on their behalf, and agrees to inform his/her co-authors of the terms of this agreement.

6. Publication Fee

Please refer to the Instructions for Authors of IJIRE for whether the journal charges a publication fee and, if yes, how much the journal charges in publication.

7. Termination

This agreement can be terminated by the author or the Publisher upon two months' notice where the other party has materially breached this agreement and failed to remedy such breach within a month of being given the terminating party's notice requesting such breach to be remedied. No breach or violation of this agreement will cause this agreement or any license granted in it to terminate automatically or affect the definition of the Publisher. After the lapse of forty (40) years of the date of this agreement, this agreement can be terminated without cause by the author or the Publisher upon two years' notice. The author and the Publisher may agree to terminate this agreement at any time.

8. Royalties

This agreement entitles the author to no royalties or other fees. To such extent as legally permissible, the author waives his or her right to collect royalties relative to the article in respect of any use of the article by the Publisher or its sublicense.

9. Miscellaneous

The Publisher will publish the article (or have it published) in the Journal, if the article's editorial process is successfully completed and the Publisher or its sublicense has become obligated to have the article published. The Publisher may conform the article to a style of punctuation, spelling, capitalization and usage that it deems appropriate. The author acknowledges that the article may be published so that it will be publicly accessible and such access will be free of charge for the readers. The Publisher will be allowed to sublicense the rights that are licensed to it under this agreement. This agreement will be governed by the laws of India.

10. Scope of the Commercial License

The exclusive right and license granted under this agreement to the Publisher for commercial use is as follows:

- to prepare, reproduce, manufacture, publish, distribute, exhibit, advertise, promote, license and sub-license printed and electronic copies of the article, through the Internet and other means of data transmission now known or later to be developed; the foregoing will include abstracts, bibliographic information, illustrations, pictures, indexes and subject headings and other proprietary materials contained in the article,
- to exercise, license, and sub-license others to exercise subsidiary and other rights in the article, including the right to photocopy, scan or reproduce copies thereof, to reproduce excerpts from the article in other works, and to reproduce copies of the article as part of compilations with other works, including collections of materials made for use in classes for instructional purposes, customized works, electronic databases, document delivery, and other information services, and publish, distribute, exhibit and license the same.

Where this agreement refers to a license granted to the Publisher in this agreement as exclusive, the author commits not only to refrain from granting such license to a third party but also to refrain from exercising the right that is the subject of such license otherwise than by performing this agreement.

The Publisher will be entitled to enforce in respect of third parties, to such extent as permitted by law, the rights licensed to it under this agreement.

Corresponding author's signature:

.....

Date: