

Loan  
Approval

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# BANKING SOLUTIONS

Loan prediction is a very common real-life problem that each retail bank faces at least once in its lifetime. If done correctly, it can save a lot of man-hours at the end of a retail bank.

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## About

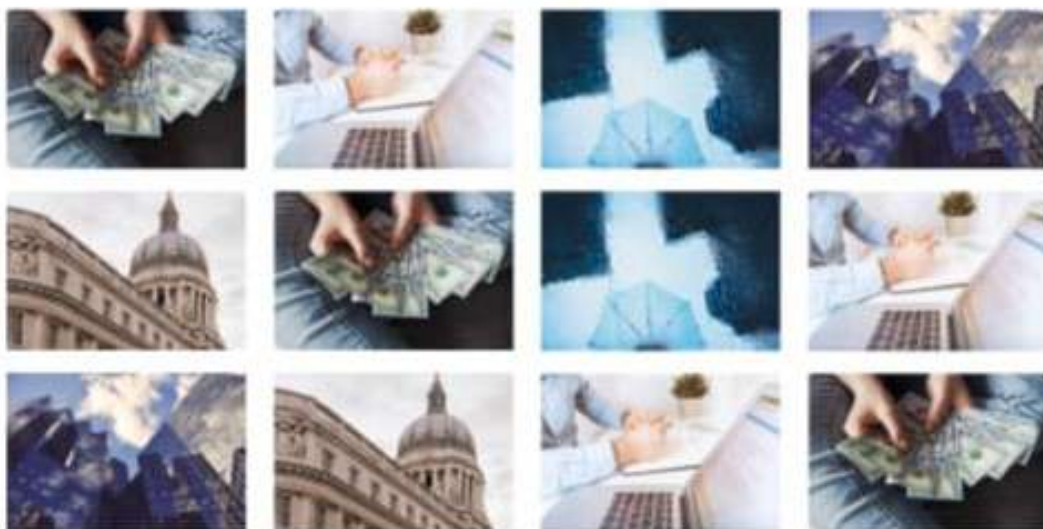


### We Solve Your Financial Problem

**KEY TAKEAWAYS :** A loan is when money is given to another party in exchange for repayment of the loan principal amount plus interest. Lenders will consider a prospective borrower's income, credit score, and debt levels before deciding to offer them a loan. A loan may be secured by collateral such as a mortgage or it may be unsecured such as a credit card.

Revolving loans or lines can be spent, repaid, and spent again, while term loans are fixed rate, fixed-payment loans. Lenders may charge higher interest rates to risky borrowers. A small river named Duden flows by their place and supplies it with the necessary regalia.

## Gallery





## Loan Approval How it works ?

Credit Information Bureau India Limited (CIBIL) score plays a critical role in the loan approval process for Indian banking industry. An individual customer's credit score provides loan providers with an indication of how likely it is that they will pay back a loan based on their respective credit history. This article is an attempt to discuss basics Loan Approval Process and working principles of CIBIL score in Indian finance industry keeping a view of individual customer benefits.

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