**CONCLUSIONS**

According to this research paper prediction accuracy is sweet for both datasets. In some situations like client going through some disaster so here the algorithm cannot predict the appropriate result. This research paper can find out the client is potential and repay the loan and the accuracy is good. loan duration, loan amount, age, income are the most important factors for finding out there (whether the client would have been). ‘zip code’ and ‘credit history’ are the foremost important factors for predicting the category of the loan Applicant.