Project Abstract

This project aims to provide a preliminary evaluation function of loan capacity for small and medium-sized enterprises who are inclined to borrow through the platform, and make a preliminary judgment of loan capacity by receiving a series of SME’s own data to help them shorten the loan process and reduce the possible time of searching for loans. At the same time, it also has the ability to simplify the process of customer discovery of banks, and explore the potential of the credit market of SMEs for banks. The motivation of this program is that we noticed that there are abundant companies in the market struggling with the loan dilemma. The anticipated challenges including the data crawling process, recommendation algorithm, realistic and feasible problems. The major tasks envisioned including the judgement system for enterprises to obtain a preliminary possibility of the loan and deliver them the shortage compare to the required standard. The final deliverable should be a web-based application which can served as a platform in our perspective.